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WITH THE
COMPLIMENTS OF
THE BOARD OF TRADE

LOS ANGELES

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THE BOARD OF TRADE

OF THE CITY OF TORONTO

TORONTO.

Birds-eye View from St. James Cathedral Spire, looking North-west.

Government
Publications

The ANNUAL REPORT *of the*
Board of Trade
of the CITY OF *TORONTO*

1905

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Executive of the Board of Trade.

1906.

Government
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CITY OF TORONTO

TORONTO, with a population approximating 300,000, is the leading English-speaking city on the continent of British North America. Beautifully situated on the northern shore of Lake Ontario, surrounded by charming natural scenery and possessing unsurpassed transportation facilities, it has facilities for further expansion, the outcome of which it would be unwise to predict. Great as has been the growth of Toronto since its incorporation in 1834, the outlook before it is even of a more roseate hue. With the immediate prospect of cheap electrical energy from Niagara Falls to give an impetus to manufacturing, the opening of the newer portions of Ontario with their vast stores of mineral and timber wealth, and the strides made in intensive agriculture in the settled districts of the province, it would seem that this city is but at the threshold of its greatness.

Toronto is the capital and distributing centre of Ontario, the largest, richest, most progressive and most thickly populated province in the Dominion. Much of its vast trade naturally converges in this city, while Toronto is also so happily placed as to command the lion's share of the trade of Manitoba and the great Northwest.

The government of the city is vested in a Council consisting of a Mayor, four Controllers and eighteen Aldermen. The Mayor and Controllers are elected annually from a vote of the entire city. The Aldermen are elected annually, three from each of the six wards into which the city is divided. The Board of Control is the executive body, dealing with all matters before being sent on to Council.

Since the stormy days of 1834, when with a population of 9,254 Toronto donned the garment of a city, its growth has been steady, and within the past few years rapid. The first assessment of city property in June 1834, placed the value at $934,410, while the total amount of assessment for the year 1906, as returned by the assessors, is $169,195,316.

As illustrating the expansion of Toronto, the value of the building permits issued for 1905 reached a grand total of $10,347,910, as against $5,896,120 in 1904, an increase of $4,451,790. The number of permits issued for 1905 was 2,674, as against 1,725 for 1904. The number of separate buildings in 1905 was 3,065, against 1,930 in 1904. A further idea of the enormous growth of the city as compared even with 1904 may be realized by the fact that the permits issued in

King and Yonge Streets, a Busy Corner.

1901 numbered 710, and represented $3,568,883 in values. In 1902 the figures were 1,100 permits and $3,854,903 in values, and in 1903 permits numbered 1,480 and the values reached $4,356,457. From these figures it will be observed that building permits for 1905 exceeded in value those of 1904 by over $4,000,000, and that the values of last year exceed the joint values of 1904 and 1903 by more than $90,000.

Dominion Bank.

The increase in the Customs returns at the Port of Toronto is a fine barometer of the city's prosperity. During the calendar year ending December 31st, 1905, the total imports entered for consumption at Toronto amounted to $53,194,085, as against $49,106,315 in 1904 and $47,204,638 in 1903. Of the imports entered in 1905 $33,999,974 were dutiable and $19,194,111 came in free, the duties collected amounting to $9,524,610, as against $9,118,592 in 1904 and $7,672,871 in 1903. The duties collected at this port in 1898 amounted to $4,533,005. The bank clearings in Toronto have grown from $504,872,846 in 1899 to $1,047,480,701 in 1905, truly a remarkable expansion. The post-office earnings in Toronto in 1905 totalled $1,050,913.39, as against $945,909.60 in 1904 and $608,177.46 in 1901. The real estate transfers are also indicative of business activity, being 7,917 in 1905 ; 7,064 in 1904; 4,968 in 1903, and 1,415 in 1897.

The yearly expenditure of the city is over $4,000,000, but from the revenue-producing assets upwards of $1,269,734 is derived, exclusive of the amount raised by taxation.

In the City Engineer's report the topography of Toronto is given as situated upon the northern shore of Lake Ontario, about forty miles easterly of its western terminus. It lies in latitude 43° 39′ 10″ north, longitude 79° 23′ west, on a plateau gently ascending north for a distance of three miles, where an altitude of about 220 feet above the lake level is reached. It extends about eight miles along the lake, and is generally level, with slight depressions at points where minor

Afternoon Concert by the Irish Guards Band.
Grand Plaza. Canadian National Exhibition.

water courses previously existed. The harbor is formed in front of the city by a sandy island, which lies to the south, at a distance of about a mile and a half.

Within the city limits there are 265 miles of streets and 84 miles of lanes, of which 189 miles are paved and 75 unpaved.

The city is drained by what is know as the combined system of sewers, and there are 240 miles of sewers.

The area within the city limits, not including the portions of the city land covered by water, is 17 square miles.

In respect to fire protection, there are 214 officers and men in the brigade, 75 horses, 64 pieces of apparatus for various purposes, 3,235 fire hydrants, 17 fire stations and 7 steam fire engines. The police force comprises 335 officers and men, one headquarters and seven stations.

The military forces comprise two permanent corps, one mounted and one infantry. At Stanley Barracks "A" and "B" Squads of the Royal Canadian Dragoons are stationed, while No. 2 Depôt of the Royal Canadian Regiment of infantry is also located here. In the active militia the cavalry comprise the Governor General's Body Guard, 4 squads, and the Toronto Light Horse, 4 squads; and in infantry, the Queen's Own Rifles, 16 companies, the 10th Royal Grenadiers, 8 companies, and the 48th Highlanders, 8 companies. In addition there are the Canadian Engineers, Army and Medical Corps, and the Upper Canada College Cadets. There is a Royal School of Cavalry and a Royal School of Infantry for military instruction in Toronto. Commodious Armouries are maintained by the Government for the use of the active militia.

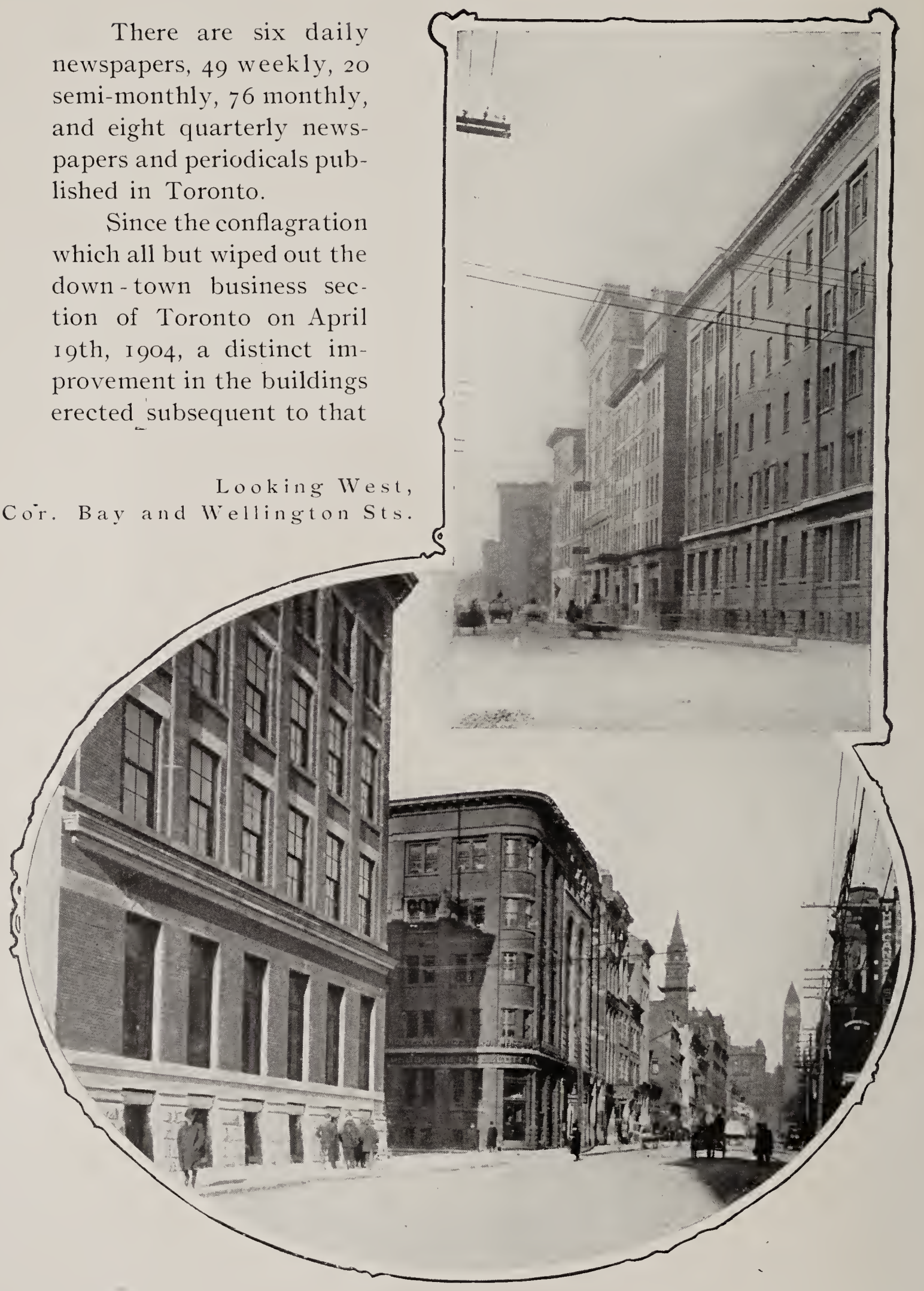
Toronto is singularly well provided in the matter of hospitals and public institutions. Arrangements have already been perfected for the erection of a new General Hospital at a cost of $1,500,000. It is understood that the new hospital when completed will be largely under the control of the Medical Department of the University of Toronto and will afford ample opportunity for clinical instruction and original research. The city has granted $200,000 towards the project, the Provincial Government $250,000, and liberal sums have been donated by wealthy citizens, while the balance is being provided by popular subscription.

Toronto possesses five theatres and a large number of concert halls and public buildings, chief among them being Massey Hall, with splendid acoustic properties and a seating capacity of about 3,500. In hotels, apartment flats and boarding houses ample accommodation is provided for visitors and tourists.

There are six daily newspapers, 49 weekly, 20 semi-monthly, 76 monthly, and eight quarterly newspapers and periodicals published in Toronto.

Since the conflagration which all but wiped out the down-town business section of Toronto on April 19th, 1904, a distinct improvement in the buildings erected subsequent to that

Looking West,
Cor. Bay and Wellington Sts.



Bay Street, looking North from Corner of Wellington Street.

date is noticeable. The fire, costly though it was, only temporarily checked those affected, and as a result more and better warehouses have taken the place of those destroyed, together with the compensating feature of more adequate fire protection. In solidarity, beauty of architecture and general finish, the buildings which have gone up since April, 1904, are in every respect a credit to the city. In fact this applies to building operations generally in Toronto, and is gratifying in that it shows that the city has safely passed the pioneer period and is now disposed to pay a little more attention to the æsthetic side. Among the recent structures worthy of mention is the new Traders Bank building, 15½

The W. R. Brock & Co., Ltd., Warehouse.

storeys in height, practically the first sky-scraper to be erected in this city. At present the mapping out of the city is being considered in accordance with a well-defined plan which will ultimately comprise a comprehensive park system and lake driveways as supplemental to those already established.

Toronto is now in the possession of many fine public parks, these including High Park, 375 acres; Queen's Park, 35 acres; Riverdale Park, to which a fine Zoo is attached, 162 acres; Exhibition Park, 204 acres; Bellwoods Park, 15 acres; Stanley Park, 14 acres; Ketchum Park, 4 acres; Victoria Memorial Park, 2½ acres; Allan Gardens, 10½ acres; Clarence Square, 2¼ acres; St. Andrew's Square, 2¼ acres;

King Edward Hotel.

Bellevue Square, 1⅙ acres; St. Patrick's Square, ½ acre; St. Albans Square, 1 acre; Carlton Park, 1 acre; Walmer Road Square, ⅙ acre; Leslie Grove, 2 acres; Dovercourt Park, 7½ acres; Island Park, 389 acres; Simcoe Park, 150 acres; Woodbine Park, 50 acres; Alexander Park, 7 acres; Cottingham Square, 4½ acres; Ramsden Park, 17 acres; Moss Park, 1 acre; comprising in all 1,458½ acres.

In the realm of education, of art, of music, of the things that make for culture, refinement, and for mental and spiritual uplift, the Queen City is universally recognized as the hub of the Dominion. Toronto can show more schools and educational institutions per capita, can boast of more and finer musical organizations, can point to a higher average of general culture, can count a larger number of churches, than any other city of similar size on the continent.

In the matter of schools and colleges her position has never been challenged by any Canadian or American city of like population. At the top of the city's educational system stands the University of Toronto, comprising among its federated colleges and universities Faculties in Art, Medicine, Applied Science and Engineering, Dental Surgery, Music, Pharmacy, Agriculture and Pedagogy. The total enrolment of University and College students is over 4,000, and every year shows a large increase in each Faculty. The graduates of the University are numbered on the staff of nearly every prominent University in the United States, and an Arts degree from the Provincial University ranks with a similar degree from Harvard or Yale.

The following institutions are federated with the University, viz.: Victoria College, Trinity College, Knox College, Wycliffe College and St. Michael's College. In addition, there are half a dozen affiliated Colleges. In the matter of facilities for higher education Toronto stands pre-eminent.

In secondary education there are three Collegiate Institutes, a Technical High School, and two new High Schools are now projected. The total registration of pupils at these secondary schools is over 2,000. In addition there is Upper Canada College, a boys' residential school, which covers first-year University work, and which is attended by over 200 pupils. St. Andrew's College for boys does similar work, and is steadily growing in attendance and prestige. There are a dozen Ladies' Colleges in the city, each taking up advanced work in secondary education, and having a total number on the roll of nearly one thousand.

The Public Schools, the Collegiate Institutes and the Technical High School are under the control of a board of Education, elected by general vote of the entire city. There are altogether over 35,000 pupils in the city Public Schools. School attendance up to the age

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Gordon, Mackay & Company, Limited,

Wholesale Dry Goods, Toronto.

of 12 years is compulsory, except by a special permit from the Public School Inspector. Consequently there are no illiterates among the native-born citizens of Toronto. The latest published statistics of the civic department of education show a total of 582 teachers on the Public School staff, 126 Kindergartners, 35 Collegiate Institute teachers, 24 Technical High School teachers, and 105 Separate School teachers. The average daily attendance at the Public Schools is 23,679; at the High Schools, 1,598; at the Separate Schools, 3,608. The value of school property is over $2,000,000, exclusive of the Separate Schools. A Provincial Normal School is also located in Toronto.

In the domain of art Toronto has long been recognized as the centre whence radiates the best Canada can show in painting, sculpture and architectural designing. The Ontario Society of Artists have a gallery of their own, and their annual exhibition gives an epitome of the progress and status of art in all Canada. A large Provincial Art Gallery is located in the Education Department buildings. The Central Ontario School of Art, the Women's Art Association, the Toronto Art League, the Graphic Arts Club, the Society of Arts and Crafts, and other societies of similar aims and scope, also contribute to the influence of Toronto as an art centre.

Toronto has achieved a continental renown as a musical centre and no city on the continent gives a more appreciative or more generous support to musical functions.

From its accessibility and the advantages it affords in the matter of cleanliness and coolness, Toronto has long had much vogue with tourists during the summer months. Leading resorts are within easy distance of the city, and many find it convenient to make their headquarters here, using the city as a base from which

Union Bank of Canada,
Toronto Branch.

Art Gallery and Interiors.
Canadian National Exhibition.

Government
Publications

to visit the other chief points of interest, such as Muskoka, Temagami Region, the Parry Sound District, Kawartha Lakes and the Georgian Bay District. Passenger steamers ply from Toronto, touching at all the noted ports, including the beautiful stretches of the Bay of Quinte, the St. Lawrence River and the Thousand Islands.

There are many beautiful drives and health resorts in and around Toronto, the roads and driveways being well adapted to motoring and driving. Of the chief beauty spots mention may be made of the Queen's Park, comprising the Parliament Buildings and the University of Toronto; the Rosedale Ravine; High Park in the west, and the Humber River; Munro and Victoria Parks in the east, and the Scarboro Bluffs, high clay peaks, skirting the shores of Lake Ontario; while across the Bay are to be found Hanlan's Point, Centre Island and Ward's Point, all three popular summer resorts.

Toronto holds a foremost place in sports, being represented in aquatics by the Argonaut Rowing Club, the Toronto Rowing Club, the Don Rowing Club, and the Toronto Canoe Club, which is the largest in the world. The Royal Canadian Yacht Club, the Queen City Yacht Club, and minor organizations provide accommodation for the devotees of sailing. In amateur branches of sport, lacrosse, baseball, golf, polo, cricket, bowling, tennis and football are popular. In winter, curling, hockey, snow-shoeing, tobogganing, skieing and like recreations find favor.

There are a number of towns and villages which are directly tributary to Toronto, including the thriving manufacturing town of Toronto Junction, the citizens of which for some time past have been seriously considering the advisability of annexation with Toronto. Radial railways bring these places in close touch with the city, but as yet the companies have not gained an entrance into Toronto, coming to the outskirts only. An agreement may shortly be arrived at whereby these lines will run to the centre of the city. It has long been recognized that location in Toronto is a source of advantage to manufacturers, and as a result many of the chief outside factories in the province have branches or offices here. This now holds true in respect to foreign manufacturers desiring to exploit the Ontario and Northwestern markets. There are many fine manufacturing sites in the east and west ends of the city, and with the steps that are now being taken by the City Council and other bodies, it is altogether probable that the present number of factories will be largely augmented in the next few years. There are many reasons which go to make Toronto an attractive place for the manufacturer. It is naturally a point where skilled artisans congregate, the problem of cheap

Central Canada Loan & Savings Co.
Investment Dept.

power has practically been solved, and the transportation facilities are of the best. In addition to the lake shipments, two great railway systems focus here, and a third has already gained an entrance.

Toronto is now well represented in the matter of factories, the output of manufactured goods being estimated at approximately $75,000,000 per year. Employment is given to about 60,000 hands, and upwards of $26,000,000 is paid in wages per annum. It is roughly estimated that upwards of $70,000,000 of capital is invested in manufacturing industries in Toronto.

In the wholesale jobbing trade Toronto holds a premier position, this city being acknowledged to be the chief wholesale distributing point for Ontario, Manitoba, the Northwest and British Columbia, while a fair share of the wholesale trade of the Maritime Provinces is secured by firms who have the enterprise to go after it.

Of Niagara Falls much has been written, and of all the pleasure resorts on the American continent probably none receive annually so many visitors as the famous cataract. With the present transportation facilities, this resort has ostensibly become a part of Toronto. The visitor to this city

Central Canada Loan & Savings Co.
Savings Dept.

naturally takes a run over to the Falls, and so, too, the tourist having his first look at Niagara just as naturally does not consider the circuit complete without making a trip to Toronto. During the period of lake navigation, facilities are afforded which practically make the Falls an interesting suburb of Toronto. On the commodious and well-appointed steamers which ply between

National Trust Co., Limited.

Toronto and Queenston the visitor can leave this city in the morning, enjoy a pleasant sail, experience the exhilaration of a ride on the famous Gorge Route, spend the whole day at the Falls, and return to Toronto at night.

In commercial circles Niagara Falls is now receiving more attention as an industrial proposition than as one of the greatest

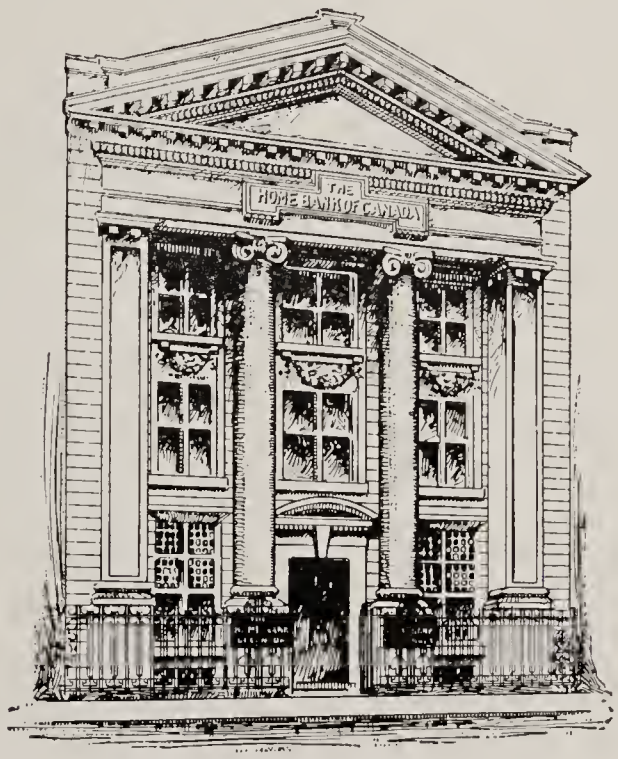
A CORNER OF OUR CLOCK DEPARTMENT
VIEW LOOKING DOWN THE SILVER DEPARTMENT
FINE STATIONERY AND LEATHER DEPARTMENT
ART GOODS, CHINA AND CUT GLASS
DIAMOND DEPARTMENT AND BURGLAR PROOF SAFES
SMALLWARES IN SILVER AND TOILET SUNDRIES
WATCH DEPARTMENT

Interior Views, Ryrie Bros., Limited, Jewellers.

natural beauties in North America. There are some who affect the belief that the present power development will seriously mar the scenic loveliness of that famed spot. From the reports submitted by the various experts who have from time to time been called upon to investigate the question, the dangers seem more imaginary than real.

The part which electrical power is destined to play in the industrial life of Ontario cannot be overestimated. There are two private companies at present developing power on the Canadian side, and one of these already has transmission lines laid to this city. As an earnest of the manner in which this question has been grappled, seven municipalities recently appointed a commission to thoroughly enquire into the whole matter. A liberal sum of money was granted for the purpose, and the best experts obtainable were engaged to assist the Commission in its enquiry. Neither time, expense nor labor was spared in getting at all the facts, and as a result of the investigation a plan for the independent and municipal development of power was recommended. This has been supplemented by the report of the Hydro-Electric Power Commission appointed by the Ontario Government, who not only looked into the possibilities of Niagara, but of the other water powers throughout the province.

In Toronto and environs there are opportunities for further industrial development which should strongly appeal to capitalists and manufacturers. The advent of cheap electric power would further augment these advantages, and place those engaged in industrial pursuits out of the reach of the coal barons of the United States and the disturbances incidental on strikes and lockouts.



The Home Bank.

Gun Drill in Front of the Grand Stand.
His Majesty's Tars of the Atlantic Flying Squadron, Canadian National Exhibition,

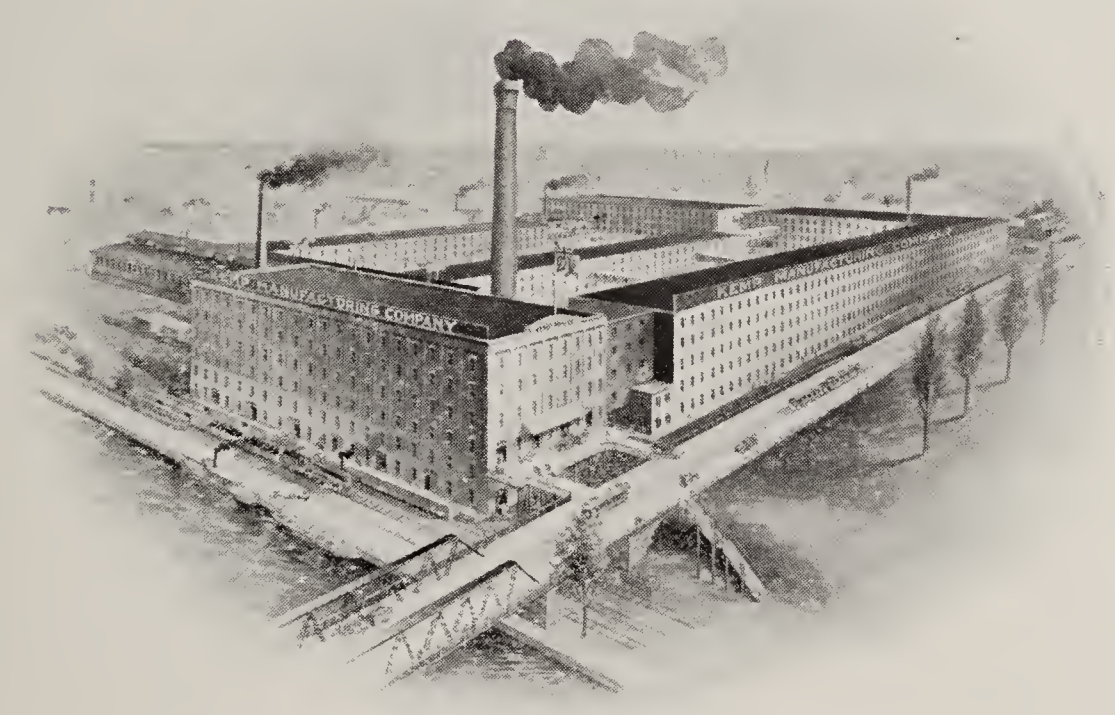
CANADIAN NATIONAL EXHIBITION

THE Canadian National Exhibition, which is held in Toronto annually, commencing on the last Monday of August and extending over to Saturday, the second week in September, is one of the most progressive institutions in Canada. Starting in '78 in comparatively a modest way, when expenses and receipts did not exceed $60,000, it is now nearing the quarter million dollar mark in receipts, with some thirty or forty thousand dollars less in expenditure. There are also on the extensive grounds, covering 150 acres, buildings, mostly permanent, of the estimated value of one and one-half million dollars. In the last few years, under the management of Dr. J. O. Orr, President W. K. McNaught, and the Board of Directors, composed of the City Council and representatives of the industrial and agricultural interests of the country, including many prominent men, the development has been little short of marvellous. In every way it justifies the title of "National," for among the exhibits will be found specimens of every article made in Canada, every animal, every agricultural product, and every product of the mine, forest, farm, factory, lake and river. In addition, the world is annually scoured for extra attractions, with the result that each year visitors flock to Toronto from all parts, not only of the continent of America, but of the world, and are able to see at this exhibition not alone all the resources of the great Dominion of Canada, but also all the latest in old and new world achievement. Considerable attention is also paid to Music and Fine Arts. For the last few years the most famous bands of the British Empire, such as the Coldstream Guards, the Black Watch, the Irish Guards, and the Second Life Guards, have been brought across the Atlantic, and have given two concerts daily on the grounds. In the Art Gallery are to be seen not only the works of all the leading Canadian artists, but also many valuable pictures loaned by His Majesty the King, the City of London, the Government of France, the City of Liverpool, South Kensington Museum, Victoria and Albert Museum, Lord Strathcona, and other eminent people and famous corporations. One of the most attractive buildings is the Process Building, which has been erected this year, at a cost of nearly $100,000, and in which will be shown some thirty industries in active operation. This building is unique to the Canadian National Exhibition, not having its like in any other

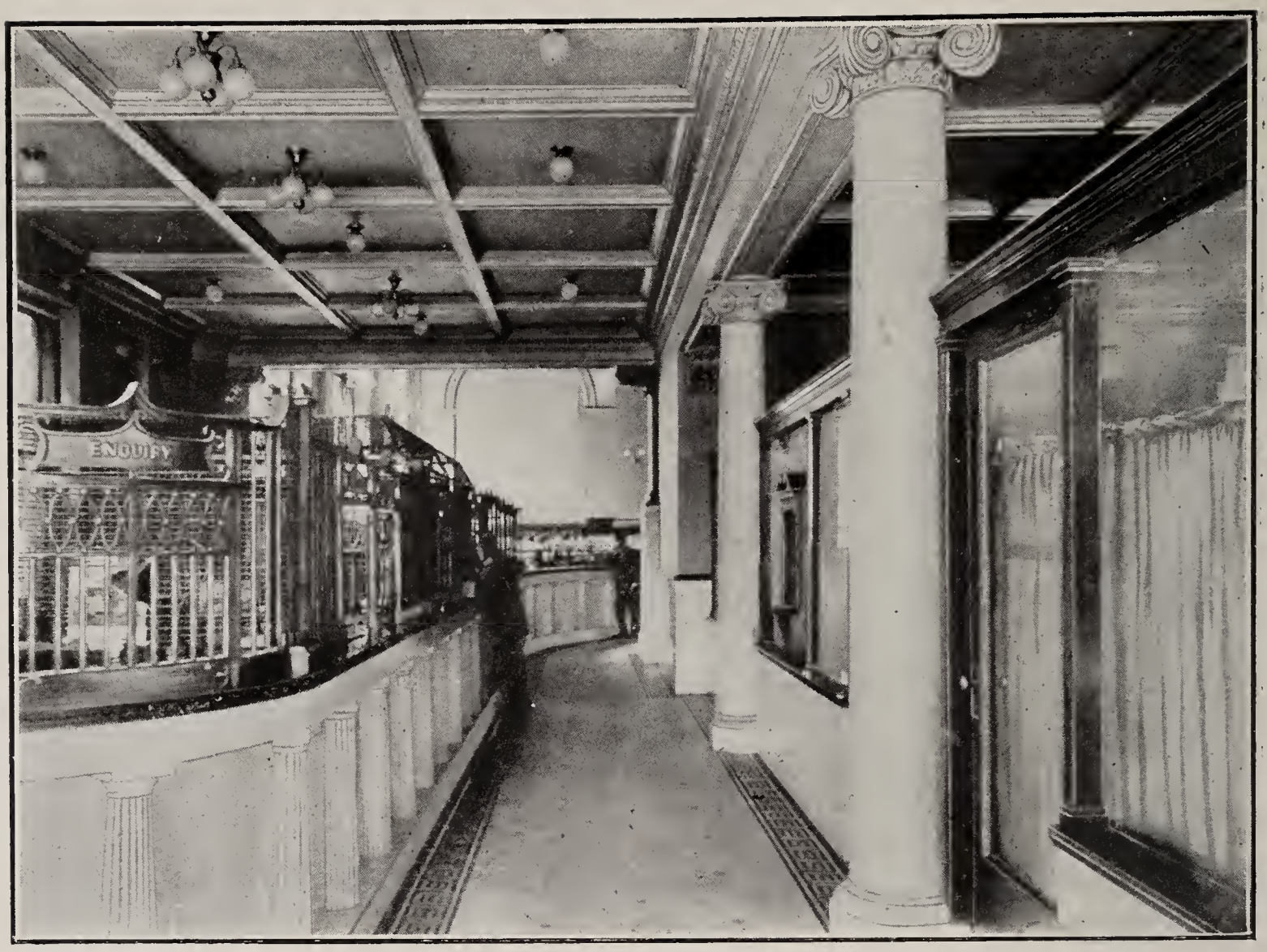
Review Day—Parade of Prize Horses and Cattle.
Canadian National Exhibition.

Government
Publications

exhibition of the world. It was established three years ago, on the initiation of President McNaught, and has proven a remarkable attraction and success. While some special spectacle on a large scale is always given in front of the Grand Stand, the policy of the management is to combine instruction with entertainment. Consequently, while suitable attention is paid to the amusement part of the Exhibition (the spectacle for 1906 being taken from Sir Walter Scott's "Ivanhoe"), the larger share by far is devoted to the industrial and reproductive arts. For a long time the Canadian National Exhibition at Toronto has been noted for its agricultural exhibit; its live stock, especially in horses and cattle, having earned a continental reputation. Possibly its exhibition of horses and cattle, for typical completeness, as well as in quality, cannot be excelled the whole world over. In this department upwards of $35,000 is expended in premiums, the total amount of prizes reaching very nearly to $50,000. It will thus be seen that Toronto has reason to be proud of its great annual exhibition, for which the claim is justly made that it is the most successful, the most complete, and the most representative of the kind in the universe.



The Kemp Manufacturing Company.
Toronto.



Office, looking West from entrance.

Board Room.

Canada Permanent and Western Mortgage Corporation, Toronto.

PROVINCE OF ONTARIO

ONTARIO, the leading province of Canada, has rich and varied resources, an invigorating climate, and a magnificent system of waterways that gives it many of the advantages of a maritime country. Its geographical situation brings Ontario's southern limits almost to the centre of the continent, and the remarkable transportation facilities afforded by the lakes and rivers, which bound it on all sides, makes its position a commanding one. By means of the great inland seas, Superior, Huron, Erie, and Ontario, this province finds an outlet to the ocean through the river St. Lawrence. With a little deepening and widening of channels and canals that already exist ocean vessels of deep draught may be brought to Toronto itself. Already vessels drawing fourteen feet have sailed from Lake Superior to Europe, and vessels drawing twenty feet sail from Lake Huron to Lake Superior ports. There now passes through the Sault Ste. Marie canals, at the juncture of Lakes Superior and Huron, in the seven months of navigation, a greater tonnage of shipping, American and Canadian, than passes through the Suez Canal in the whole year.

Ontario has a population of about 2,500,000. Its primary sources of wealth are four in number—its farms, its forests, its mines, and its fisheries. To these is added manufactures as a fifth. Agriculture is still by far the most important industry in Ontario, representing $1,000,000,000 of invested capital, and an annual production of over $200,000,000.

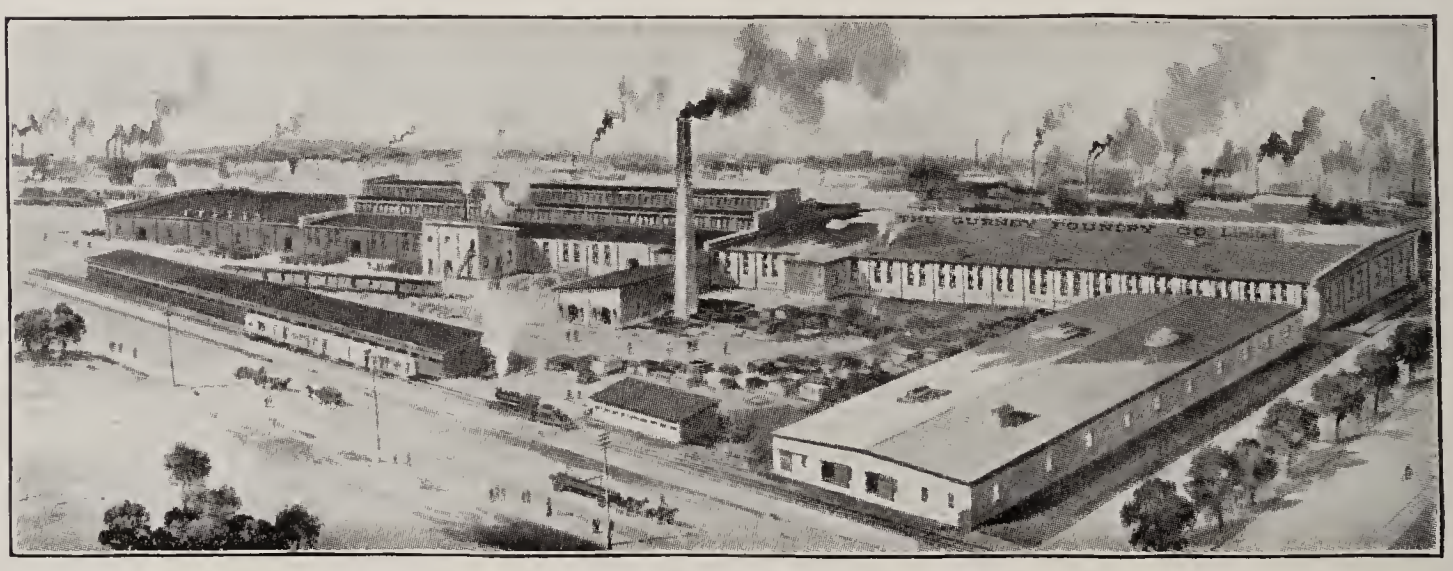
Ontario has an estimated area of 200,000 square miles—not including that portion of the Great Lakes that lie within the international boundary—with an extreme length from north to south of 750 miles, and a breadth of 1,000 miles. It is larger than the nine North Atlantic States of the American Republic by one-third ; larger than Maine, New Hampshire, Vermont, New York, Pennsylvania and Ohio combined ; larger than Great Britain and Ireland by 78,000 square miles. It is only 4,000 square miles less than the French Republic, and only 8,000 less than the German Empire. Less than 30 per cent. of the province has yet been settled, over 70 per cent. still being in the hands of the Crown.

Ontario, in addition to having the largest per capita wealth of any province in the Dominion, contains within its boundaries fully

Gurney Foundry Stove and Furnace Works,
Toronto.

46 per cent. of the total industries of Canada, and has invested over 47 per cent. of the total capital employed in manufacturing. Of the money paid to wage earners in Canada, over 48 per cent. is distributed in Ontario, while the value of its farm products per improved acre is higher than that of any other province.

The bulk of Ontario's population is to be found in the southern portion of the province, contained within the triangle or wedge of country the apex of which extends southward into the territory of the United States to the latitude of the city of New York. This triangle, 49,000 square miles in area, forms practically an island, washed by the waters of two large rivers, the St. Lawrence and the



Gurney Foundry Boiler and Radiator Works,
Toronto Junction.

Ottawa, and three of the great lakes, Ontario, Erie, and Huron, thus possessing opportunities for commerce such as few other inland countries enjoy. It contains over 23,000,000 acres of occupied farm lands. Southern Ontario is for the most part of great fertility, and may be described as purely agricultural land of considerable development, suited by its soil and climate to all branches of farming.

According to the latest returns, Northern or "New Ontario" is estimated to contain 141,000 square miles, and has an area almost three times as great as Southern Ontario. It is divided into four districts—Nipissing, Algoma, Thunder Bay, and Rainy River.

It has been demonstrated that this district contains great forest and mineral wealth, and as an agricultural region it has undoubted fertility.

The province of Ontario extends farther south than any other province of the Dominion—namely, to the latitude of Constantinople, while its northern boundary is on James Bay, a southerly extension of Hudson Bay. Through the months of June, July, August, and September fairly hot weather prevails.

The Bank of British North America,
Toronto Branch.

H. S. H. Prince Louis of Battenburg.
At the Opening of the Canadian National Exhibition, August 29th, 1905.

Western Assurance Company.

The Ontario farmer can no longer compete with the West in the growing of grain crops for export, even though it is admitted that as good a sample and as high an average yield may be obtained in this province as in any part of North America. The economic conditions in which he is placed demand that he shall turn his raw material into a finished product. Consequently, he is now feeding his coarse grain to live stock, instead of selling it in the markets ; is producing butter and cheese, meat, poultry, and fruit for the British market, and breeding high-class stock to replenish the herds and flocks of the United States, as well as other parts of the Dominion. Not only does he thereby receive a better cash return, but he also maintains and increases the productiveness of his land, by restoring to it that which is taken from it.

The Bank of Toronto, Head Office.

The following estimates of the product of the 1905 crop are computed by the Ontario Bureau of Industries :—

Field Crops.	Acres.	Bushels.	Yield per Acre.
Fall wheat	796,213	17,933,961	22.5
Spring wheat	190,116	3,582,627	18.8
Barley	772,633	24,265,394	31.4
Oats	2,668,416	105,563,572	39.6
Peas	374,518	7,100,021	19.0
Beans	50,543	846,443	16.7
Rye	101,292	1,714,951	16.9
Buckwheat	101,591	2,199,652	21.7
Potatoes	132,530	14,366,049	10.8
Carrots	5,509	1,846,659	33.5
Mangel-wurzel	69,035	33,216,930	48.1
Turnips	135,348	57,654,086	42.6
Corn for husking (in the ear)	295,005	20,922,919	70.9

Field Crops.	Acres.	Tons.	Yield per Acre.
Corn for silo and fodder	184,784	2,284,812	12.36
Hay and clover	3,020,365	5,847,494	1.94

The acreage under the crops as enumerated above is 8,897,898, as compared with 8,673,525 in 1904.

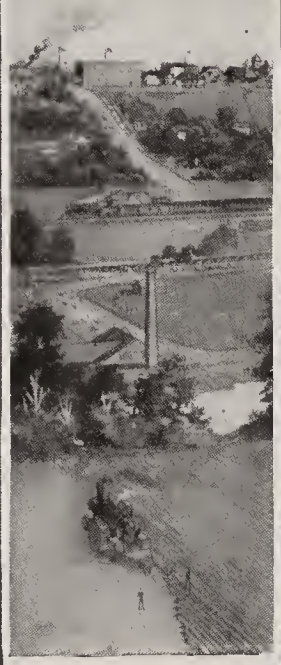
The area of cleared pasture is 3,291,235 acres. There are 45,614 acres in rape ; 13,217 acres in flax ; 1,997 acres in hops ; 5,702 acres in tobacco ; 366,613 acres in orchard and gardens ; 13,719 acres in vineyards.

The estimated crop of apples from 7,018,723 trees of bearing age is 31,380,749 bushels, or 4.47 bushels per tree, as compared with 6.99 in 1904.

The following figures show the amount of live stock owned by the farmers of Ontario on the 1st of July, 1905 :—Horses, 672,781 ; cattle, 2,889,503 ; sheep, 1,324,153 ; hogs, 1,896,460 ; poultry,

The Bank of Montreal, Toronto Branch.

CANADIAN NORTHERN

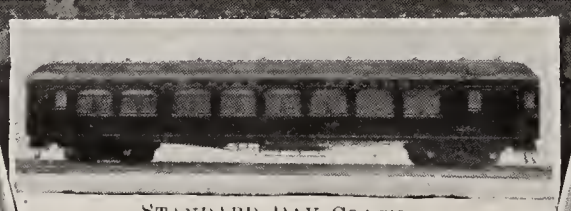


EDMONTON
the Capital of the
new Province
of
Alberta,
and the present
Western Terminus

One of the Canadian Northern's
Express Trains,
in the Port Arthur, Winnipeg,
Edmonton Service

PORT ARTHUR
at the head of
the
Great Lakes,
and
the present
Eastern Terminus

Interior
Sleeping Car



Standard Day Coach

State Room
Sleeping Car

The Canadian Northern Railway (Head Offices: Toronto, Ont.) is already third in rank among Canadian Railways. With its 2,500 miles of line it connects the great agricultural areas of the Western Provinces, and the forest and mineral wealth of New Ontario, with the Great Lakes.

The builders of this great transportation route have now turned their attention to railway building in Ontario and other eastern Provinces. The James Bay Railway, from Toronto to Parry Sound. will be in operation this summer. This line passes through the far-famed Muskoka district, and will undoubtedly command a large share of the summer tourist traffic to that great summer resort.

9,737,093. During the twelve months preceding the above date the following were sold or slaughtered :—Horses, 62,588 ; cattle, 714,007 ; sheep, 603,736 ; hogs, 2,267,583 ; poultry, 3,310,802.

Dairying is regarded as one of the foremost branches of Ontario agriculture. This province exports more cheese than the whole of the United States, and on the British market the quality of the product is admittedly superior. In 1871, when this province entered the race, the amount made in factories was 12,500,000 lbs., in 1881 it had grown to 35,000,000 lbs., in 1891 to 81,924,042 lbs., in 1895 to 109,230,340 lbs., in 1899 to 123,324,000 lbs., in 1901 to 134,942,500 lbs., in 1903 it had reached 165,000,000 lbs., and in 1904 155,000,000 lbs. The figures for 1905 are not available, but will run about the same. Prices of the product vary, but for the past three years the value annually will average over $14,000,000, although in 1903 it was upwards of $17,000,000. The estimated value of butter, creamery and dairy, is about $2,000,000 per year.

Ontario is regarded as a banner fruit-bearing province, as all the fruits usually grown in the temperate zone can be produced successfully here. The value of orchard and garden crops is roughly estimated at $12,000,000 per year.

The forest wealth of Ontario is estimated at 102,118 square miles in extent, of which 18,669 square miles are under license. The revenue derived by the province from lumber amounted in 1905 to $2,199,404.76. An approximate estimate of the production of the lumber industry in Ontario in 1905 is as follows :—Pine (board measure), 682,000,000 square feet ; lumber, other than pine (board measure), 46,220,000 square feet; pulpwood, 72,678 cords; cordwood, 120,000 cords; railway ties, 3,500,000.

Four forest reserves have been set aside in New Ontario, their area aggregating many millions of acres. They are known as Temagami Reserve, containing 5,900 square miles; the Mississaga Reserve, of 2,916 square miles; the Sibley Reserve, on Thunder Bay; and the district surrounding Lake Nepigon, the reserve comprising the magnificent area of 7,300 square miles. In addition, the Government set apart a reserve in Frontenac County, as well as establishing the Algonquin National Park, the Nipissing district, containing 1,930 square miles, and the Rondeau Game Park, on Lake Erie.

A factor which cannot fail to have an immense influence in the development of Northern Ontario is the Temiskaming and Northern Ontario Railway, constructed and owned by the Province of Ontario, and operated under the direction of the Minister of Public Works, by a commission. The Temiskaming and Northern Ontario Railway not only touches Lake Temiskaming, permitting the development of

TORONTO BOARD OF TRADE

British America Assurance Company.

the rich agricultural and mineral region adjacent to that lake and its tributary waters, but it will be continued north, to intersect the proposed transcontinental line of the Grand Trunk Pacific, thus giving a direct connection between that road and older Ontario. While the junction with the G.T.P. is the present objective point of the road, it is quite probable that, as settlement advances, the railway will be extended to James Bay, thus opening a direct route from the capital of the province to the northern seaboard, a project equally advantageous to New and to older Ontario.

The mineral resources of Ontario are widely spread, varied in character, and cover almost the entire list of economic minerals, with the exception of coal. Already the announcement has been made of the discovery of anthracite beyond the height of land, which may lead to great results.

The establishment of modern blast furnaces at Hamilton, Deseronto, Midland, and Sault Ste. Marie is leading to the opening up of a number of iron deposits.

The most extensive deposits of nickel-bearing ore in the world are found in Ontario. They extend over a wide area north of Lake Huron, in the districts of Nipissing and Algoma, and recent discoveries of the ore have been made in the district of Parry Sound. The town of Sudbury, on the Canadian Pacific Railway, is the centre of the industry. A few years ago experts from the United States Navy Department, who examined the Sudbury deposits, estimated in their report that there were 650,000,000 tons of ore in sight. This ore, which is a nickeliferous pyrrhotite, contains from $1\frac{1}{2}$ to $3\frac{1}{2}$ per cent.

Toronto Lithographing Company.

of nickel and from 2 to 4 per cent. copper. Since then other discoveries have been made within an area of about 2,000 square miles, some of which are being developed. Mining operations were commenced at Sudbury in 1886, and the district now furnishes about half the world's supply.

Corundum, graphite, and mica are now being produced in considerable quantities, and gypsum and talc to a smaller extent.

Among the non-metallic substances, Ontario possesses the basis of two permanent and important industries in its salt beds and petroleum wells.

The petroleum industry leads all others of a mineral nature in the value of yearly output. The number of working wells in 1905 was about 10,000. The centres of the industry are the towns of

Petrolea and Sarnia. The cement business has also undergone satisfactory development during the past few years.

Just now all eyes are turned to Cobalt, situated in the centre of the Temiskaming mining area, which is beyond question the richest mining camp in the world. Since McKinley and Darreagh, the two

Front and Bay Streets, looking West.

sub-contractors on the Temiskaming and Northern Ontario Railway, first made " their lucky strike," and the world learned that the railway, which all had thought was to pass through many miles of barren country to James Bay, had in places been ballasted with ore that would go $3,000 to the ton, no one has ever doubted its richness.

The only question that has arisen was whether or not the values would continue with depth. The main shaft of one of the mines, the Larose, has now reached a depth of 200 feet, and the vein, which in certain levels had grown faint, has been found to be richer than ever. This announcement has effectually set all doubts at rest, and has confirmed the hundreds of prospectors already upon the scene in the wisdom of their chancing fortune there.

The story of the discovery of the camp reads like a romance. In the summer of 1903 McKinley and Darreagh, old prospectors, who had a contract for getting out ties for the Temiskaming and Ontario Railway, then in course of construction, were working in the vicinity. Just south of Cobalt a cut was being blasted. Their attention was attracted to the peculiar rock formation, and the idea occurred to them that it might contain mineral. More out of idle curiosity than anything else, they picked up samples of the rock, and had it assayed. It ran something over 3,000 ounces to the ton in silver. Within the last few weeks the claim they staked when they had traced the vein was sold for something in the neighborhood of a million dollars.

About a mile further north a blacksmith, named Larose, chipped off a piece of rock from a small boulder that he had been using to block his forge-door open. It looked good to the Frenchman. He had it assayed, and finally staked a claim in the neighborhood.

Larose sold most of his share for about $25,000, and the mine that is there now couldn't be bought for $5,000,000.

The mines now being operated at Cobalt number 14 or 15, held by as many individuals or companies, while fresh discoveries are being made every few days. The majority of the richest mines are confined to a rectangular area of eight or nine square miles in the

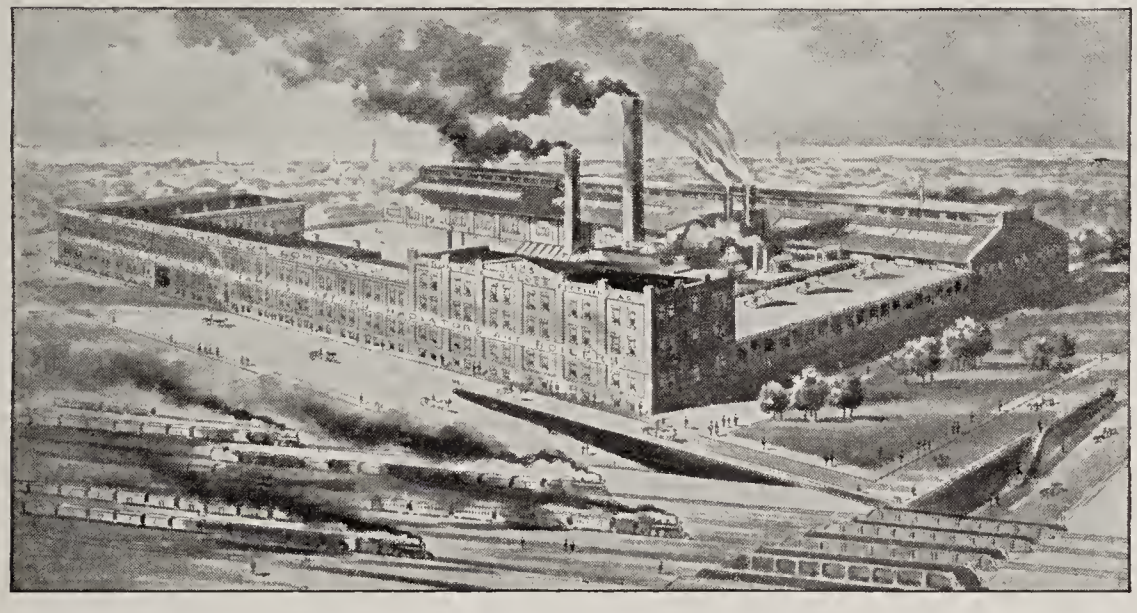
Front Street, looking West near Simcoe Street.

immediate vicinity of Cobalt Station. Finds have been made, however, 30 miles north and 30 miles south, and it is, therefore, probable that rich deposits exist in these outlying districts.

Judging from the statistics available, none of the foreign deposits was ever so rich as those at Cobalt. One vein, with a maximum width of eight inches, was mined to a depth of 30 feet and a length

of 50 feet, and from this $250,000 worth of ore was taken. Another shaft was sunk about 90 feet, and a drift driven about 250 feet, and here over $1,000,000 worth of ore was blocked out. One shipment of 30 tons of ore realized $80,000. The extraordinary richness of this ore will be realized when it is stated that some of the great gold mines of the world yield only an average of $3 a ton. The average value of the ores shipped during the first quarter of 1905 was $829 per ton, and that for the second quarter was $734 per ton. A specimen lump of ore in the Bureau of Mines, weighing 79 lbs., contains nearly $500 in silver.

The commercial fisheries of Ontario are of inestimable value as a national possession, and constitute an important field of industry. The fisheries of the great Lakes are the most extensive in the world, so far as fresh water fish are concerned, while, in addition, the northern and north-western waters teem with the finer qualities of fish.



Head Office and Works,
The Dominion Radiator Co., Limited.

Wheel Pit, Office, and First Crib.
Toronto & Niagara Power Co., Niagara Falls, Ont.

NIAGARA POWER

PAST, PRESENT, PROSPECTIVE

Excerpt from an Address given by Mr. Frederic Nicholls to the Members of the Empire Club, 19th January, 1905.

MUCH has been written by scientists in reference to the early geological history of Niagara Falls. Mr. J. W. Spencer, F.G.S., in a paper read before a meeting of the American Association for the Advancement of Science, in 1894, refers to many historical facts.

"Although the computed age of the Niagara River is 32,000 years, it was not until about 8,000 years ago that the waters of the Huron basin were discharged by way of Niagara, their course having previously been along the Ottawa Valley, but, owing to many geological upheavals and deformations, the watershed of the Great Lakes has changed from time to time. Mr. Spencer, who has made a lifelong study of this subject, concludes that at the present rate of terrestrial uplift of the rocky floor of the Niagara at the outlet of Lake Erie the drainage of the Great Lakes will be diverted into the Mississippi, by way of Chicago, within the next five or six thousand years. An elevation of 60 feet at the outlet of Lake Erie would bring the rocky floor of the channel as high as the bed of the river at the Chicago divide, and an elevation of 70 feet would divert the drainage, and history would repeat itself by again diverting the overflow of the Great Lakes into a new channel, with this difference, that, while the Ottawa Valley outlet of ancient times was entirely within what is now Canadian territory, and the present outlet is in international territory, with about 80 per cent. of the available water flowing over the Canadian Falls, the Mississippi outlet will be entirely within the boundaries of the present United States, but, as we are promised not less than 5,000 years within which to take advantage of conditions as we now find them, we can safely leave posterity to take care of this phase of the question.

"In 1896 my good friend, Mr. Thomas Commerford Martin, editor of 'The Electrical World and Engineer,' read a paper before the Royal Institution of Great Britain, entitled 'Utilization of Niagara,' and I quote some of my facts from his carefully-prepared statistics.

"He states that at Niagara there is discharged, through two narrowing precipitous channels, only 3,800 feet wide and 160 feet high, the contents of 6,000 cubic miles of water, with a reservoir area of

COFFER DAM AT THE CASCADE.

Toronto & Niagara Power Co., Niagara Falls, Ont.

90,000 square miles, draining 300,000 square miles of territory. The ordinary overspill of this Atlantic set on edge has been determined to be equal to about 275,000 cubic feet per second, and the quantity passing is estimated as high as one million tons of water per hour. The drifting of a ship over the Horse Shoe Falls has proved it to have a thickness at the centre of the crescent of over 16 feet.

" Between Lake Erie and Lake Ontario there is a total difference of level of 300 feet, and the amount of power represented by the water of the river has been estimated on different bases from 6,750,000 up to not less than 16,800,000 horse power, the latter being a rough calculation of Sir Wm. Siemens, who, in 1877, was the first to suggest the use of electricity as the modern and feasible agent of converting into useful power some of this majestic, but squandered, energy.

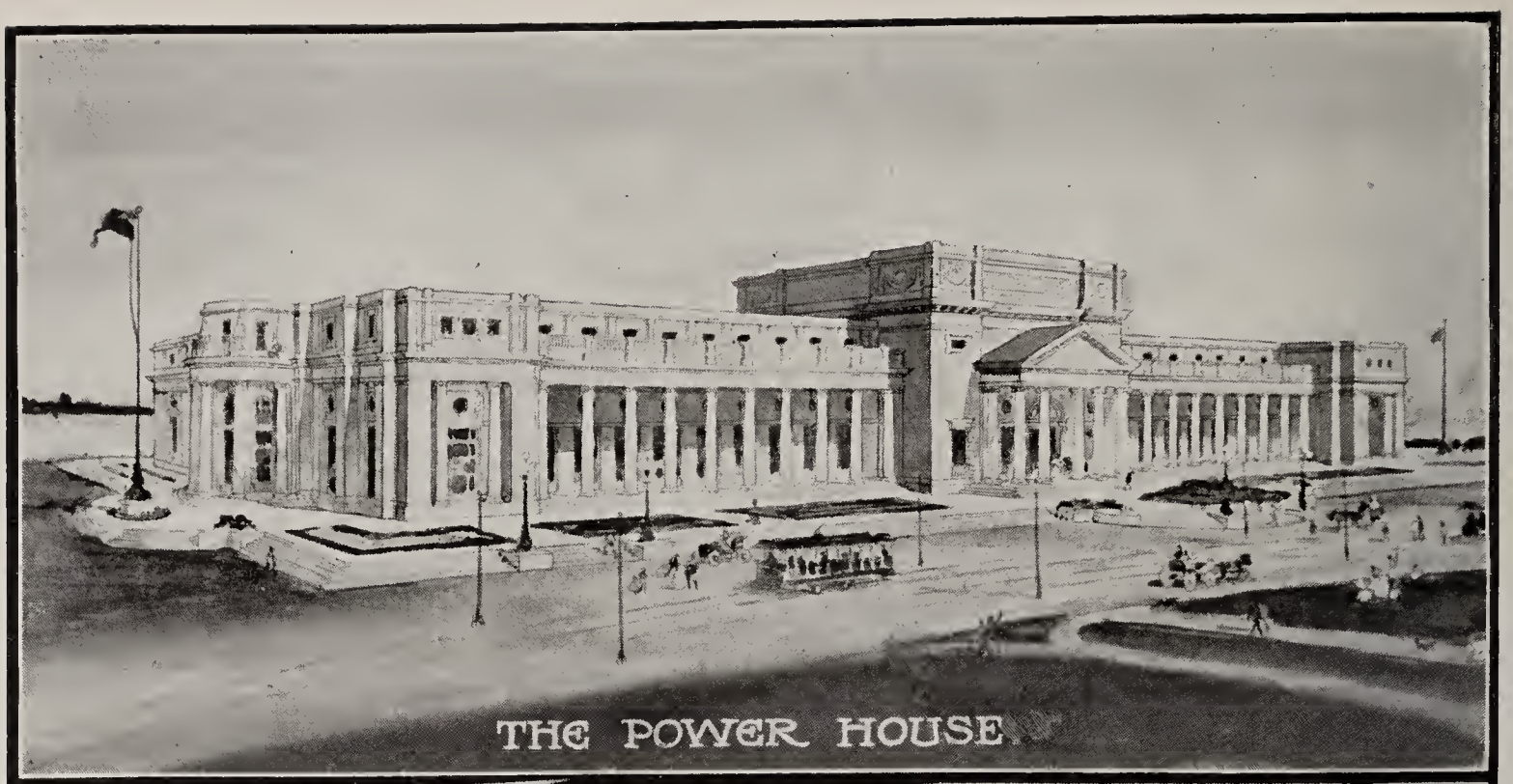
" I have previously mentioned that the total estimated horse-power of the river passing over the Falls is from six to seven millions, and a later authority, Mr. James Wilson, Park Superintendent, estimates that, after making liberal deductions, a total of 5,500,000 horse-power electrically can be safely assumed, 90 per cent. of which is at the Canadian or Horse Shoe Fall.

" When all the companies who are operating both on the Canadian and United States sides of the river have developed their concessions to their maximum output, which, of course, cannot be for some time to come, only about 78,000 cubic feet out of 223,000 cubic feet per second will be diverted, leaving 144,000 cubic feet, plus 25,000 cubic feet (which is taken from the United States side), or a total of 169,000 cubic feet remaining on the Canadian side to perpetuate the scenic effects of the Horse Shoe cataract.

" If, as all hope, and most of us believe, we can, without diminishing the scenic effects, turn to good use this mighty power, which Edison has termed ' the greatest storage battery on earth,' and which for countless ages has simply been running to waste, so far as its economical use is concerned, surely something will have been accomplished for the good of mankind.

" In every part of Ontario to-day coal is being used in the mills, the factories, and the homes. This coal, which has been mined in a foreign country, is toil-won from the bowels of the earth, and, after passing through many grimy processes, is laden on cars or vessels before finally reaching its destination.

" If we can secure our power and heat in a more acceptable form, without the grime and noxious fumes incidental to the use of coal, I say that something has been accomplished for the general good, and it is now my privilege to point out, not only how this is being done on a large scale, but how this more acceptable, but invisible and mystic,



THE POWER HOUSE.

PORTION OF THE UNWATERED AREA.

ANGLE TOWERS ON TRANSMISSION LINES EAST OF BRONTE.

Power House, Toronto & Niagara Power Co.
Transmission Lines, Electrical Development Co. of Ontario, Limited.

power, which men call electricity, will be transmitted along slender copper wires to great distances, and, having silently entered our mills, factories, and power houses, over still more slender wires, will, like the genii out of the bottle, expand into a force that is terrifying when uncontrolled.

"The Park Commissioners, in their own wisdom, but at the expense of the power companies, have been rigidly insistent upon the

Wellington Street, looking East from Scott Street.

various works of construction being so planned that, when completed, they will not only not detract from the physical beauty of their surroundings, but add thereto. It is cause for congratulation that most of the possibilities of power development at Niagara are on the Canadian side, for, although two of the three companies are controlled by United States capital, each of the agreements contain a clause providing that not less than 50 per cent. of the power they may develop shall be held for use in Canada in the event of a demand arising therefor.

Warehouse of the Brown Bros., Ltd.,
and G. Goulding & Son.

"I estimate that the completed cost of the three great works now under construction will be from 15 to 20 million dollars; and as the major portion of this vast sum is being expended in Canada for labor, materials, and machinery, and as at least one-half of the total output accruing from this expenditure is conserved for Canadian use, I submit that the Government and the Commissioners, while encouraging investment, have made excellent bargains with the power companies.

"The first to commence construction was the Canadian Niagara Power Company, they being quickly followed by the Ontario Power Company, and later by the Electrical Development Company.

"To 'Harness Niagara,' which had been long a dream, is now an actuality. The possibilities of future invention and discovery in the field of electric science are limited only by the imagination. A single generation has seen the commercial development of electric light, electric railways, the telephone, the phonograph, and wireless telegraphy, any one of which, if even hinted at in what we are pleased to call the 'good old days,' would have been sufficient grounds for burning at the stake for witchcraft.

On the Moon River, Muskoka Lake District.

—Courtesy Grand Trunk Railway System.

"In face of such modern miracles can we conclude that we have reached the limit of advancement? I think not, and venture to prophesy that in the future will be celebrated greater marvels than in the past."

PRESENT NIAGARA COMPANIES.

(1) Canadian Niagara Power Company. This plant has all its permanent works constructed for a capacity of 100,000 H.P. net, and the following partial installations:—Power-house, 50,000 H.P.; machinery, 30,000 H.P.; transformer station, 20,000 H.P. It is now

delivering some 15,000 H.P., chiefly in New York State, as a supplement to the Niagara Falls Power Company, the demand on the Canadian side (1,500 to 2,500 H.P.) being also supplied ; 20,000 H.P. additional generating machinery is now being installed, which will give it in the near future an installation of 50,000 H.P., 24-hour power.

(2) Ontario Power Company. The headworks for this Company are constructed for 180,000 H.P.; pipe-line and power-house, 60,000

Matawabika Falls, Temagami.

—Courtesy Grand Trunk Railway System.

H.P.; machinery at present installed, 30,000 H.P. It is probable that 30,000 H.P. additional machinery will be installed in the near future. The transformer station is of 60,000 H.P. capacity, with machinery partially installed. It has contracted for the sale of a large amount of power to be delivered in New York State, the delivery being made by means of a transmission line crossing the Niagara River near Queenston.

(3) The Toronto & Niagara Power Company. Its allied company, the Electrical Development Company of Ontario, Ltd., is constructing a power plant of 125,000 H.P. capacity; the headworks and wheel-pit

are nearly complete, and a power-house of 50,000 H.P. capacity is being constructed. The installation of 50,000 H.P. of generating machinery has been commenced, and delivery of power is expected from this plant early in 1907. The transformer station at Niagara Falls, the sub-station at Toronto, and the transmission lines of the Toronto-Niagara Power Company are nearly complete, the present lay-out being for the delivery of 30,000 H.P. in Toronto.

The photographs from which the illustrations for this article were made, were kindly loaned by the Toronto & Niagara Power Company and the Electrical Development Company of Ontario, Ltd.

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Club House, Lambton Golf Club.

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Thos. Flynn	John Carrick	J. L. Spink
	J. C. McKeggie	

(Appointed by His Excellency the Governor-General-in-Council, Feb. 14, 1905.)

EXAMINERS IN FLOUR

J. L. Spink
Geo. E. Goldie
W. Shaw
A. Wolverton
D. Plewes

GRAIN SURVEY BOARD

W. D. Matthews
Hedley Shaw
J. L. Spink
Thos. Flynn
C. W. Band
John Carrick
J. D. Flavelle
J. C. McKeggie
W. E. Milner

(Appointed by His Excellency the Governor-General-in-Council, October 3, 1905.)

MARINE SECTION

F. B. CUMBERLAND, Chairman — F. G. MORLEY, Secretary-Treasurer

Executive Committee

Capt. S. Crangle
Elias Rogers
A. A. Wright
J. T. Matthews

TANNERS' SECTION

CHAS. KING, Chairman — G. P. BEAL, Deputy-Chairman

AGNES C. GRAY, Secretary-Treasurer

Executive Committee

J. C. Breithaupt
W. D. Beardmore
John Welsh
S. R. Wickett
C. G. Marlatt
R. M. Beal
G. C. H. Lang
Geo. McQuay

EXAMINERS IN HIDES AND LEATHER

C. G. Marlatt
Geo. P. Beal
S. R. Wickett
L. J. Breithaupt
Percival Leadley

BANKERS' SECTION

ALEX. LAIRD, Chairman — W. D. Ross, Deputy-Chairman

Executive Committee

A. KIRKLAND, Bank of Montreal
B. E. WALKER, Canadian Bank of Commerce
A. B. PATTERSON, Merchants Bank of Canada
R. INGLIS, Bank of British North America
H. A. RICHARDSON, Bank of Nova Scotia
C. W. CLINCH, Molsons Bank
JOS. HENDERSON, Bank of Toronto
W. H. SMITH, Ontario Bank
C. E. BOGERT, Dominion Bank
D. R. WILKIE, Imperial Bank
G. P. SCHOLFIELD, Standard Bank
F. STRATHY, Union Bank
H. S. STRATHY, Traders Bank
F. E. KILVERT, Bank of Hamilton
L. C. OWEN, Bank of Ottawa
C. C. SMITH, Quebec Bank
C. R. CUMBERLAND, Sovereign Bank
W. F. BROCK, Royal Bank
G. DE C. O'GRADY, Crown Bank
LIEUT. COL. JAS. MASON, Home Bank
F. W. BROUGHALL, Sterling Bank

WHOLESALE DRY GOODS SECTION

R. W. Spence, Chairman — J. D. Ivey, Deputy-Chairman

F. G. Morley, Secretary-Treasurer

Executive Committee

J. W. Woods	A. T. Reid	C. B. Lowndes
C. S. Meek	W. R. Smallpiece	A. F. Rodger
John Macdonald	J. D. Allan	John Knox
A. M. Ivey	Chas. Reid	John Northway
R. A. Nisbett	A. W. Allen	

WHOLESALE HARDWARE AND METAL SECTION

A. McMichael, Chairman — T. G. Dexter, Deputy-Chairman

F. G. Morley, Secretary-Treasurer

Executive Committee

J. H. Patterson	S. Samuel	J. J. Gartshore
Miles Vokes	T. H. Watson	J. M. Taylor

WHOLESALE BOOKSELLERS AND STATIONERS' SECTION

G. R. Warwick, Chairman — S. R. Hart, Deputy-Chairman

F. G. Morley, Secretary-Treasurer

Executive Committee

John F. Ellis — Richard Brown — E. S. Munroe

Rev. Dr. Briggs — W. P. Gundy

WHOLESALE GROCERS' SECTION

T. Kinnear, Chairman — Wm. Ince, Deputy-Chairman

Agnes C. Gray, Secretary-Treasurer

WHOLESALE PRODUCE SECTION

J. T. Madden, Chairman — Andrew Gunn, Vice-Chairman

F. G. Morley, Secretary-Treasurer

Executive Committee

W. J. Marshall — A. R. Willard — T. H. Smith

J. J. Fee — J. L. Bowes

The Trader's Bank, Toronto, Can.

The Highest Commercial Building in the British Empire.

PRESIDENT'S ADDRESS

To the Members of the Board of Trade of the City of Toronto :

GENTLEMEN—

The occasion of our Annual Meeting finds us in the continued enjoyment of that prosperity the record of which has marked each successive year for some time past.

The progress and continued growth of the city is reflected in the Assessment Commissioner's Report, which shows the total amount of assessment for the year 1906 to be $169,195,316, an increase over 1905 of $20,376,245. As 1906 is the first year in which the business tax takes the place of the personal tax (for the abolition of which this Board so persistently labored), it is gratifying to note the relation of the two systems of assessment as bearing out the contention of the Board of Trade that, while doing away with an inequitable and inquisitorial system in the re-placing of the personalty by the business tax, no impairment of revenue would occur, the figures being as follows :—

1905 Personalty Assessment $12,386,713
1906 Business Assessment 19,224,628

leaving an excess of $6,837,915 in favor of the business assessment, of which increase $5,403,780 is in Ward No. 3, which contains nearly the entire wholesale district, and furnishes an effective reply to the statement so persistently repeated that the effect of the change would be to relieve the wholesale trade from its fair share of taxation. There is manifest injustice in the application of the rate of assessment to the class of business affected as at present applied, but the principle being now conceded, an equitable amendment must in due course follow.

The building permits for 1905 reached the enormous amount of $10,347,910, an increase over the previous year of $7,257,971.

The revenue of Toronto P.O., $1,050,913, representing the largest business in the Dominion, in excess over any other city of $375,322.22—an increase in five (5) years of 72-79/100 per cent.

The Customs duties collected at this port for 1905 were $9,524,610, which is evidence in a marked degree of the increasing growth of our city's trade, and her ever-growing importance as a distributing centre. This is further emphasized by the returns of the Clearing House, which for the year reached the sum of $1,047,490,701, an

increase of 25 per cent. over 1904, and about one-third of the total business transacted in the Clearing Houses of the eleven cities of Canada in which they are established.

These facts admonish us to expect and prepare for a continuous growth of the city and its commercial interests by providing on a generous scale facilities for a largely-increased volume of business, as well as a largely-augmented population.

In this connection it is a matter of common remark that our Custom House is quite inadequate for the needs of the city, the facilities provided being for a volume of business the limit of which has been long since reached. It is to be hoped this will be remedied by the erection of a building in keeping with the importance of the city, and providing facilities for the proper transaction of business sufficient for our ever-expanding trade.

It is to be hoped that as the esplanade south of Front Street and west of Bay Street is passing into the possession of the railways, to be used for the erection of a station, we may expect every provision will be made for comfortably accommodating the volume of travel in the erection of an edifice that our people may regard with pride, alike creditable to the railways and city.

The increase of tourist travel can be made a valuable aid to commercial prosperity, and some effort should be put forth to develop the wonderful asset of natural beauty surrounding the city by the adoption of a comprehensive plan embracing every feature that will bring into prominence the unrivalled system of parks, promenades, ravines, and drives that for a small outlay could be secured.

A Committee of your Council has been engaged during the year in considering how the advantages of the city, from both a tourist and manufacturing standpoint, can best be brought out. Valuable information has been secured from many cities in the United States. A comprehensive report will be presented in the near future, which will be worthy of the time and attention given it, and should lead to the adoption of some line of action ensuring the greatest advantage to the city.

The question of abolishing level railway crossings, so energetically taken up by my predecessor, Mr. J. F. Ellis, has further engaged our attention. A Committee waited upon the Railway Commission, urging the importance of dealing promptly and efficiently with the matter, because under the present system the lives of our citizens were in constant peril. The Chairman of the Commission gave the assurance of their deep interest, and recognized the importance of dealing with the matter, which was done through the City Council, as the body responsible for the care of the streets. The action of

your Board resulted in the formation of a Committee of the City Council for this special object. I understand a proposal from the railways to lower the crossings is now being considered.

I regret that the construction of the Yonge Street bridge is still a matter of the future. Your council has urged upon the city and government the necessity for action, and thus safeguard the lives of our citizens, who during the season of navigation in such large numbers are obliged to cross the tracks to reach the water front.

It is to be regretted that no progress has been made in securing entrance to the city for the various electric railways operating in districts adjacent. It would be greatly in the interest of the business houses to have this accomplished, and it should be possible to safeguard every point, so that the city may be fully protected when the present franchise of the T.S.R. expires.

The Transportation and Freight Rates Committee have during the year placed before the Railway Commission comparative statements of rates charged by the railways from Toronto to other points with those from Montreal to other points, to the disadvantage of Toronto, and rates for similar distances in Michigan, where similar conditions prevail, which are lower than those in force here. The reply of the railways has just been sent us, to which we will again reply, after which the matter will be disposed of by the Commission.

The various Committees throughout the year have given valuable aid in the work of the Board. A *resume* of the deliberations includes the following :—

Traders Week.—An effort to secure special rates for merchants visiting the city during the purchasing season.

Trading Stamps.—Memorializing the Government to declare their use illegal.

Taxing Commercial Travellers in Quebec and British Columbia.—Strongly condemned, and Government asked to disallow legislation.

Worn and Mutilated Silver.—Government asked to redeem.

Grant of $200,000 by the City to the New General Hospital.—Approved.

Trade with France.—Resolution favoring sent to Dominion Government.

Preferential Trade with Britain.—Resolution favoring passed and forwarded.

These are quoted to show how wide can be the usefulness of working committees, and how much earnest work and careful deliberation is necessary on the part of an energetic membership. Who can measure the possibility of accomplishment if every merchant would

lend his aid? I would emphasize the increasing keenness of competition for business between cities as a reason why more interest on the part of the membership in the work of the Board must be shewn if we desire Toronto to hold the place she now occupies as the largest distributor of merchandise in Canada.

The merging of the technical school into the general school system of the city has not been productive of the beneficial result anticipated, but, on the contrary, seems to have brought the curriculum nearer to the ordinary high school standard. The hope of this Board of Trade, when urging the enlargement of its scope, was that science and commerce would be brought more in touch with each other, through the training the school would give. The commercial department seems to have done good work along the lines advocated by this Board, but in the industrial and scientific departments there has not been a sufficiently well-defined specialization in the curriculum to produce notable results. This cannot be attributed to any lack of ability or earnestness on the part of the staff, but rather to an absence of any intimation of what line of instruction would best suit local needs and conditions, as well as adequate preparations in equipment for ever-changing requirements.

There is apparently no prospect of placing this school in possession of an equipment necessary to do the work undertaken by such institutions in other countries, and it becomes a question whether the importance of the work does not justify the claim that such schools should receive Federal as well as provincial aid, thus ensuring a wider application of the benefits of specialized industrial training that will secure greater productive efficiency, and enable us to meet the increasing keenness of competition from abroad, as well as to secure other markets for the products of our factories.

The Federal Government is arranging transportation facilities on a generous scale. Can we not fairly urge the necessity for preparing the artisan, as well as the agriculturist, for his task in producing, and thus complete the two specific sides of commerce, production, and distribution.

We boast of our great country, and justly so, but let us not forget that mere bulk is no advantage. Greatness consists not in breadth, but in the skill and resource with which our varied interests are directed. Social and industrial progress cannot be separated. Prosperity can only find a permanent abiding place with our people when our industries and commerce are directed by the highest skill, which alone can be secured through the best system of technical education.

A deputation of your Council attended the Forestry Convention, held in Ottawa, which was said to have been the most important

gathering ever convened for the consideration of the position of our timber reserves, and the necessity for their preservation and reforestration. From testimony offered Canadians have been criminally wasteful of the wonderful wealth of our forests. The startling statement was made that all the timber taken out from the Ottawa Valley only represented one-tenth of what had been destroyed by fire, and similar testimony was offered in regard to other sections. The Dominion Government is doing good work in tree planting on the prairies, and in British Columbia. The forest rangers are doing effective work in the prevention of fires.

From the resolutions adopted, it is expected that an enlightened policy will be urged upon provincial authorities that will ensure greater care being exercised in connection with their forest reserves, while on the part of the Dominion, both the Leaders of the Government and Opposition are pledged to an advanced policy worthy of the importance of the subject.

The increase in output of minerals in Ontario during the year has been remarkable, and gives promise of greater results in the coming year. It is a matter of surprise to learn from the Report of the Bureau of Mines for 1905 that the refined value of the metals produced in the Sudbury district in 1905 was about $12,000,000, consisting of 10,000 tons of nickel and one-third as much copper. The gold output of the Yukon was about $7,000,000—only a little more than half as much as from the Sudbury district alone. Add to this the as yet undeveloped areas of the Cobalt district, the wealth of which can only be estimated by the returns from sample shipments made, which have realized about $800 per ton, and we get a conception of the value of our northern district quite surpassing our most sanguine expectations.

It is to be hoped development will be legitimately done, instead of by means of paper companies, such as former mining booms have called into existence.

During the coming year our transportation facilities will be increased by the completion of the C.P.R. Sudbury Line and the new James Bay Line, the latter a part of the Canadian Northern, thus furnishing Toronto with better access to the North-West and Pacific Coast.

The construction of the Grand Trunk Pacific, now begun, will mark an era of more rapid expansion than has yet been witnessed in the development of districts hitherto too remote from means of transportation to invite the pioneer settlers, who are already arriving in such satisfactory numbers, and will add so largely to the volume of production.

The West, long past the day of need, is alive with enterprise, and

alert for increased opportunities of expansion. Its productive powers agriculturally have already astonished the world, destined to increase so enormously that, if the problem of economic distribution be rightly solved, there will not be on the surface of the earth a single human being whose cry for bread may not be satisfied. If this be true, how necessary for us not to allow development to claim too much of our attention to the detriment of distribution. Let us push forward our commercial frontier until it borders on every country capable of consuming anything Canadian.

The markets of the Asiatic Continent are opening to the world. It has been said that the Pacific Ocean will be the arena of the Twentieth Century struggle between nations for commercial supremacy, and with our great railways as connecting links between the Occident and the Orient, over which commerce must find its way, do we realize how favorably we are situated to successfully participate in the struggle?

The meeting of the Chambers of Commerce of the Empire, to be convened in London on July 8th, will be of more than usual importance. Your Council has accepted an invitation to attend, and your Board has already submitted resolutions for discussion, which have been favorably commented upon by a portion of the London Press. It is hoped and expected that the conclusions reached will be beneficial to the future of the Great Empire of which we form a part.

The Special Annual Report issued by the Board to mark the sixtieth anniversary of its incorporation was sent to every English-speaking Chamber of Commerce in the world. In many cases requests for additional copies were received, and in every acknowledgment the highest appreciation of its value was expressed. During the year numbers of Members of foreign Boards of Trade have personally visited our office, who have stated to the Secretary that their visit to Toronto was largely induced by the attractiveness of the published views contained therein. To our able and efficient Secretary, Mr. F. G. Morley, is the credit due of issuing so handsome a book, and its success has induced the repetition of a similar work this year.

I desire to bear testimony to the valuable aid given in the work of the Board by Mr. Peleg Howland, first Vice President; Mr. R. C. Steele, Second Vice President; Mr. Geo. Edwards, Treasurer; and the members of the Council generally.

In the secretary we have an officer possessed of resource and initiative, whose able administration of the office greatly lessens the duties of a presiding officer. I have to thank the members generally for the kind expressions of confidence in me during the year.

JAMES D. ALLAN, *President.*

WHOLESALE DRY GOODS SECTION.

The Wholesale Dry Goods Section of the Board of Trade has devoted considerable time and attention in an endeavor to bring about an adjustment in the Dominion Customs Tariff relating chiefly to the importation of silk. Certain regulations, while unquestionably well intended by the framers of the Tariff, have worked an injustice to a large number of dealers who have adhered strictly to the letter of the law. The clause permitting silk when imported for the manufacture of ties to enter Canada at a special rate of 10 per cent. has been taken advantage of by dishonest merchants, and as a result large quantities of this material designed for purposes other than the making of ties have been brought in under the special tariff. The Wholesale Dry Goods Section of the Board of Trade appeared before the Tariff Commission, and urged a return to a flat rate on silks. This was further supplemented by the sending of a deputation to wait upon the Minister of Finance at Ottawa to press for a revision of the inequalities complained of. It was also shown that the penalties imposed for the undervaluation of imported goods were not sufficiently drastic to check this form of fraud. The deputation were given every assurance that their representations would receive due consideration, and there seems every reason to believe they will ultimately be acted upon.

Trade conditions throughout the Dominion continue highly satisfactory. Manufacturers are devoting their attention to the home market, which, with the rapid increase in population, shows great expansion. There has been a noticeable improvement in the quality and finish of all lines of staples, and the Canadian manufacturer seems quite able to meet and hold his own against foreign competitors. Marked strides have been made in the department of ready-made clothing. In this branch our manufacturers have experienced no difficulty in retaining the home market. Ladies' ready-to-wear goods now have great vogue, and in style, finish, and make-up generally the Canadian makes can hardly be surpassed. Merchants throughout the country are now establishing special departments for ladies' ready-to-wear goods.

There has been an enormous increase in banking business during the past pear, engendered by the industrial progress of the Dominion, and the large addition to the population. Trade paper during 1905 was well met, payments being more satisfactory than in 1904.

R. W. SPENCE,
Chairman.
F. G. MORLEY,
Secretary.

TANNERS' SECTION.

The year just gone has been an eventful one for the Tanner, and there is much that could be said, but in a paper of this kind and on an occasion such as this, it is impossible to deal with matters as fully as they deserve.

The dying days of old 1905 finds the Tanner still doing his best to hold down his ancient vocation of trying to make cheap leather out of dear hides, and if his reward does not come in the shape of a

The Empire Building.

balance on the right side of his ledger, then, may be, sooner or later, his efforts will be acknowledged by an appreciative public, and if from neither of those sources, then the thought that "he hath done what he could," will have to satisfy him.

Next to making a profit, the most difficult problem for the Tanner, is, to keep his factory supplied with desirable hides, and the situation is such that it seems to require closer attention year after year.

There has been considerable written on the subject of Hides and Leather, bearing on the scarcity and on what those writers are pleased to call artificial prices. Some of these articles might be called sensational, while others show a want of knowledge of the subject in ques-

tion. It must not be forgotten that hides are the basis or foundation of the leather trade and that cattle are not killed for the hides alone, so that hides are what might be termed a by-product, and taking for granted that the cattle are in existence the supply of hides depends on the demand for meat.

In considering the prevailing conditions, I think that the solution will be found in the fact that population on the earth is increasing faster than the production of cattle and at the same time and from the same cause, the area of cattle ranges is becoming smaller. We have instances of this in many countries and, notably in our own, where millions of acres in our Great Northwest, formerly used for cattle raising, is, by a system of irrigation, being transformed into wheat fields. Another reason is the awakening of the people in China, Japan, and Russia, who, in the change, are demanding greater comforts; and peering into the near future, might be added to what has already been said, all things point to a social evolution or revolution in our nearer so-called civilization, and as Esau regains his birthright, as he surely will, one among the many things that he will demand, is, that he be better shod : so that looking at the situation from all sides, the indications are that comparatively high prices for hides and corresponding prices for leather, will be maintained.

A chronic complaint in the leather trade for many years, has been long credits and large cash discounts. It has been considered by the Tanner an injustice that while everything that enters into the manufacture of leather was " cash on the nail " that as soon as the product of the Tannery was ready for market, it was disposed of, without any regard to time, if on credit, or discount if for cash.

Realizing this very serious and unsatisfactory state of affairs, a determined effort was made, early in the present year to find a remedy, but it was not until several earnest meetings had been held, that an understanding was arrived at, which, while not being as short as to time or as to small discount to meet the views of some of the members, still what has been accomplished in this line, will, I feel sure, prove of great benefit to the trade, as it has put one of the most important industries of the country on a more rational basis.

Owing partly to the depletion of the hemlock forests by Tanneries and exportations of bark, new conditions are now being created, which the Canadian Tanners will, before long, have to face. In fact some of these conditions are already here.

Not many years since, the person who would have ventured to prophesy successful barkless Tanneries would have been marked as a veritable crank indeed, but not only is it a probability or a possibility but it has become an actual experience, as to-day much of the leather

entering into the manufacture of shoes is tanned altogether by chemical processes, besides which, a large quantity of leather is made by a combination of vegetable and mineral tannage in which bark is not used, or to a limited extent only, and added to all this is the immense quantity of Extracts of Oak and Quebracho and other materials such as Cutch, Gambier, Japonica, etc., all of which enter into the tanning of either sole or upper leathers, and what I want particularly to draw attention to, is that every article entering into the manufacture of the leather, in chemicals, minerals or extracts with the single exception of hemlock, have to be imported from other countries, and not only in those things or material already mentioned but a large percentage of the hides and grease have to be obtained in the same way and from countries in which the tanning material is either a natural product or manufactured there. It is true that those materials mentioned or the greater part, are free as to duty, but there is the large handicap of freight, insurance and commission, besides numerous other charges which the Tanner living in those countries where the material is produced or made does not have to pay, so that keeping those things in view, if Canada is to advance in this industry or even hold what she already has, every effort will have to be put forth by the Tanners of this Dominion and not only by the Tanners, but every consideration will have to be afforded it from time to time by the Government of the day.

AGNES C. GRAY,
Secretary.

R. M. BEAL,
Chairman.

Confederation Life Building, Toronto.

SECRETARY'S REPORT

To the Members of the Board.

GENTLEMEN :

Again I take pleasure in presenting our Annual Report in the same uniform manner as that of 1905. New features have been added in this issue that cannot fail to be attractive, and should prove of value to the City, as well as the Province, by its distribution abroad. The same course will be adopted this year as last by forwarding copies to the leading commercial bodies throughout the world.

In addition, special copies will be distributed at the forthcoming Meeting of the Sixth Congress of Chambers of Commerce of the Empire, to be held in London, England, July 10, 11, 12 and 13th.

The reception accorded our publication of 1905 was most gratifying, and I trust the present issue may prove equally so.

During the year the Exchange of the Board was open for business 305 days, and closed 61 days, viz. :—52 Sundays, New Year's Day, Good Friday, Easter Monday, Victoria Day, Dominion Day, Civic Holiday, Labor Day, Thanksgiving Day, and Christmas Day.

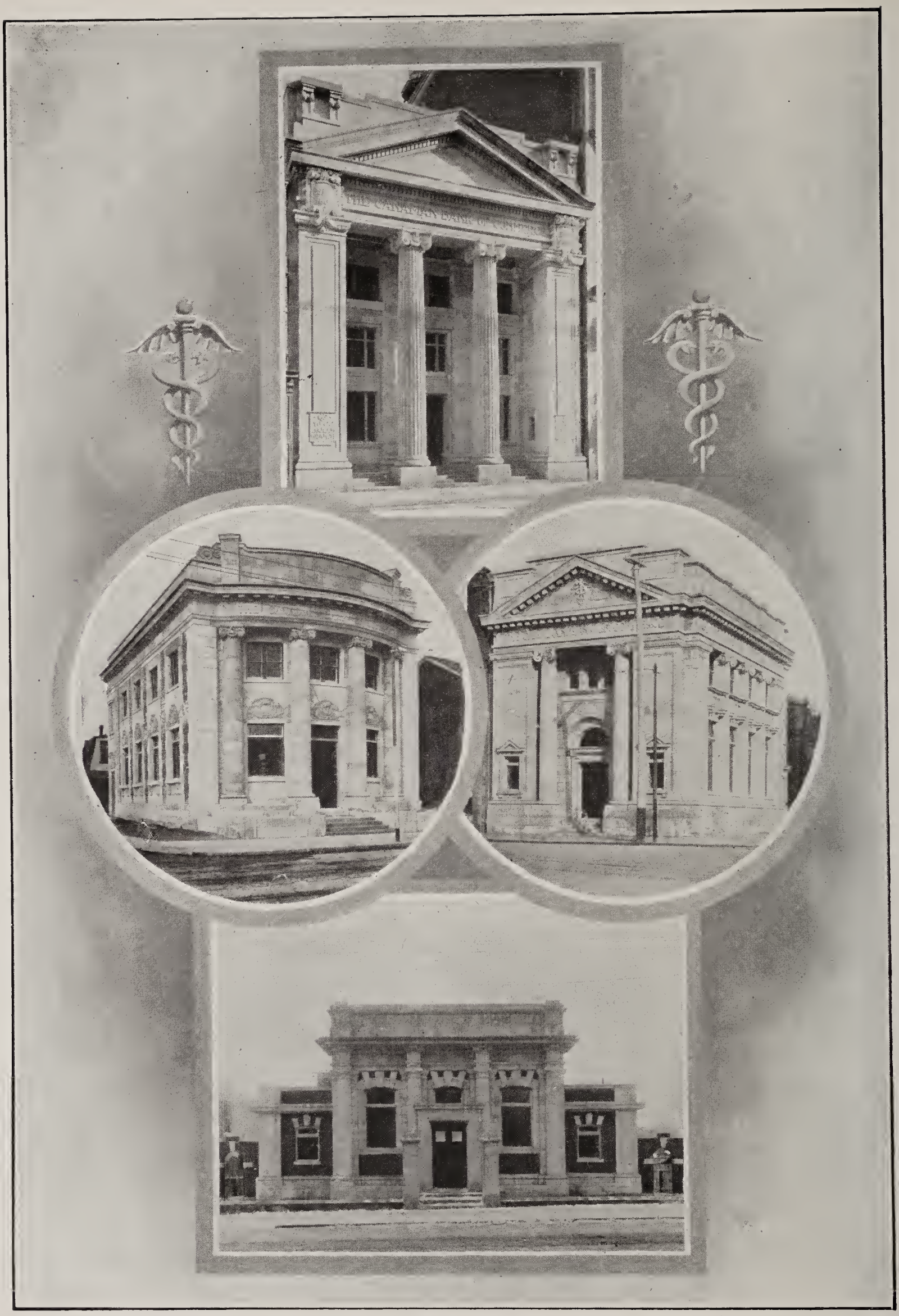
In Memoriam.

In the year 1905 death entered our ranks, and the Board lost seven members, as follows :—

GEO. GOODERHAM . . . May 1st.	DAVID PLEWES . . . August 13th.
GEO. HUME . . . . . May 9th.	JOS. B. REED . . . . . Sept. 19th.
JOHN HALLY . . . . . May 28th.	WM. INCE . . . . . Oct. 20th.
R. W. ELLIOT . . . . . Nov. 12th.	

F. G. MORLEY,

Secretary.



Yonge and Queen Streets.
Queen Street East. Spadina Ave. and College St.
Parkdale.

Four of the City Offices of the Canadian Bank of Commerce.

THE CURRENCY OF CANADA

DURING the period of almost 300 years which has elapsed since the permanent establishment of the French in Canada a remarkarkable variety of coins and other articles have been in use as currency. Under the *regime* of the Company of One Hundred Associates beaver skins were for a time the ordinary medium of exchange. Gradually small supplies of the gold and silver money of France found their way into the colony, but up to 1664 there was little actual coin in circulation. A few years later, however, we find the country flooded with certain foreign coins, which had been over-valued, and a law was passed fixing and reducing the value at which they were to be accepted. For a short time in 1664 wheat was made legal tender to a limited extent, at the rate of four livres per minot, and ten years later Council declared moose skins legal tender. By 1681 the Spanish piastre or dollar had become very common, having been introduced through trade with the English Colonies to the south, and shortly after this date an ordinance was passed requiring all foreign coins to pass by weight. As many of the dollars in circulation were light weight, and the inconvenience of constantly weighing them was very great, the Government stamped the full-weight dollars with a fleur de lis and the short weight coins with their actual weight.

In 1685 the first paper currency was issued by the Intendant De Meulles, to tide over a temporary shortage of funds. It was made of playing cards cut into four pieces, each stamped with the amount it was supposed to represent. These cards were redeemed in the following autumn, upon the arrival of the Government supplies, but the expedient had proved too successful not to be repeated. By 1702 the issue of card money had become the regular method of meeting deficits in the Government finances, and the usual consequences followed—over-issue and depreciation. In 1719 the outstanding issues were redeemed, but the practice was again resorted to a few years later, and card money and Treasury orders and receipts, the former of which were known as "ordonnances," formed a large part of the currency of the country until the conquest by England. At the time of the conquest the card money had depreciated to a very small part of its nominal value, and, in spite of repeated attempts by the British Government to come to some arrangement with France

for the redemption of the outstanding issues, they proved in the end almost valueless.

For a time during the card money period receipts for beaver skins issued by the Company of the Indies circulated as money, and in 1753 these became the most highly-valued paper currency in the colony.

Wellington Street, looking East near Bay Street.

After the English conquest the Spanish dollar became the standard coin. The money of account had been under the French *regime* livres and sols, but shortly after the conquest we find two other methods in use. In Quebec what was known as the Halifax standard

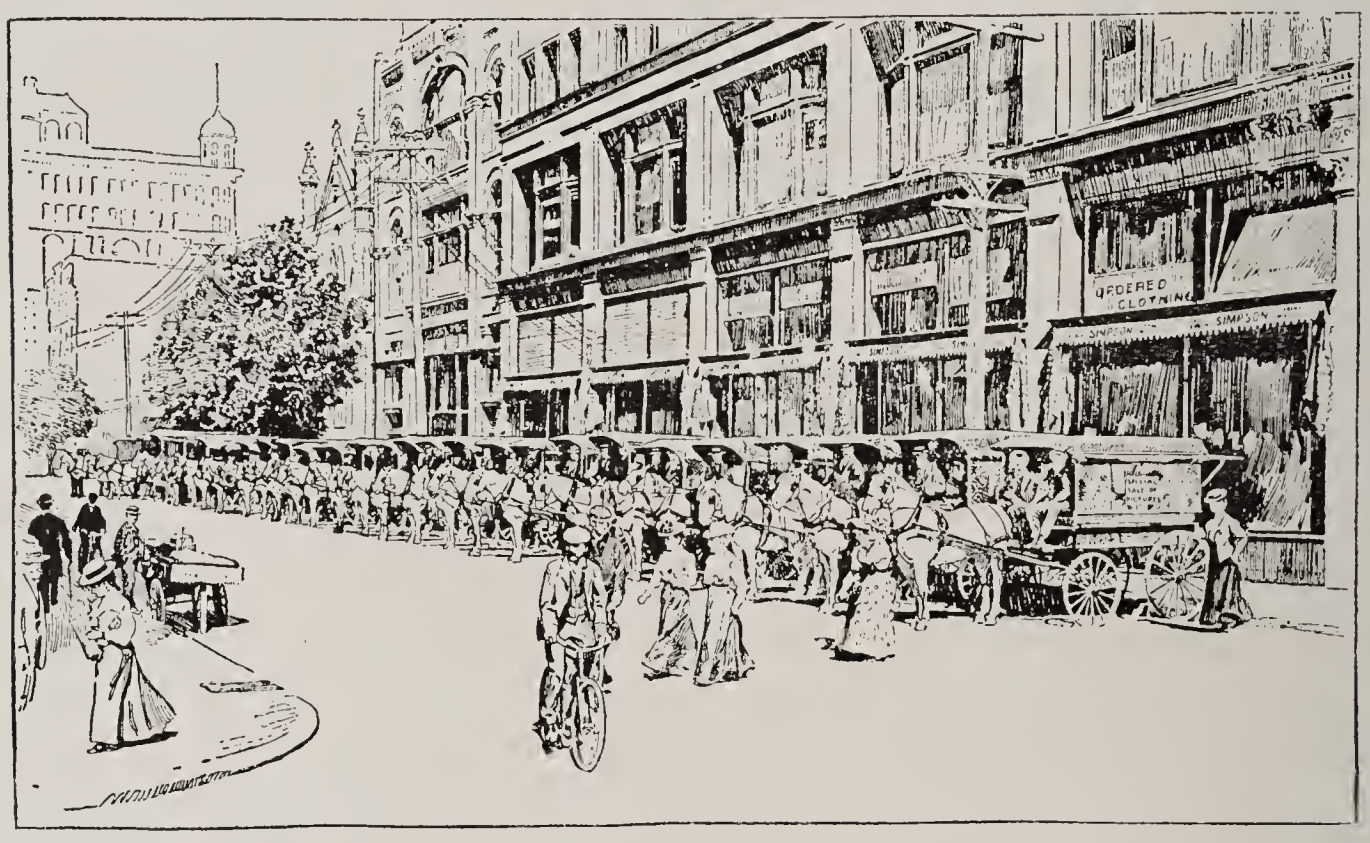
was used. It was reckoned in pounds, shillings, and pence, the Spanish dollar being rated at six shillings. In Montreal the New York standard was adopted, the basis of which was the coin known as the York shilling, of which eight went to the dollar. In later years the British sixpence passed as a York shilling, and many will remember when the same term was in common use as a name for the eighth part of our present dollar. In 1777 the Halifax standard was made the legal money of account of the whole country, and the value of the Spanish dollar was reduced to five shillings. £10 Halifax currency was the equivalent of £9 sterling money. This continued to be the legal money of account until 1853, when the present decimal system was first legalized.

About 1792 an attempt was made in the colony to obtain a charter for a bank. The attempt proved unsuccessful, but the bank appears to have done business for a time as a private concern, and at all events issued notes. In 1817 the Bank of Montreal was established, and in the following year the Quebec Bank. Both these institutions

A. A. Allan & Co. Warehouse.

issued circulating notes, and from this time on bank notes became more and more the ordinary currency of the country.

During the war of 1812-15 the colonists used a currency of Army Bills, and these continued to circulate for some years after it was over. They were issued from a regular office established for the purpose, called the Army Bill Office, and were one of the expedients adopted for raising the funds required for the prosecution of the war. They were redeemable either in cash or bills of exchange, and proved for the time being a fairly satisfactory currency.



"Simpson's Grey's."

Preparing for Delivery.

During the period of Halifax currency a great variety of coins of all nations were in circulation in Canada, and towards the close it became a veritable paradise for the coin collector. But most of these coins were very much debased, being badly worn and mutilated, and we find constant attempts at legal regulation of their values. Finally, the copper coinage became so exceedingly bad that private firms began to import their own coinages, and in 1837 several of the banks were forced in self-defence to issue a copper coinage.

In 1853 the present decimal system of dollars and cents, having as its unit a dollar equal in value to the dollar of the United States, was placed on an equal footing with the Halifax currency as a money

of account, and five years later was adopted for the public accounts. In this year also the first coinage corresponding with the new system was issued. It consisted of 20, 10, and 5 cent pieces of silver, and one cent of bronze. These were really the first Canadian coins. At the present time the coinage consists of 50, 25, 10, and 5 cent pieces of silver and one cent of bronze. There are no Canadian gold coins, but a mint is now being erected at Ottawa, and it is intended that a gold coinage shall be struck. Under our present law British gold and American gold coins of certain dates are legal tender. The larger part of the currency, however, is still paper, and consists of bank

The Featherbone Novelry Mfg. Co., Ltd.

notes for $5 and multiples of that sum up to $100, and Dominion of Canada legal tender notes for $1, $2, and $4. The other denominations of Dominion notes are not in common use; they are principally large notes of a special issue, for use only between banks in making clearing-house settlements. The Government has also a small number of 25-cent notes outstanding, which, however, are chiefly used for remittances of small sums through the mails.

The first issue of Canadian Government paper was made in 1866 by the old province of Canada, but Nova Scotia had several issues

dating as far back as 1812. Of the latter only a small number were outstanding at Confederation when the Federal Government assumed the liability for the redemption of these provincial issues. Very shortly after provision was made for an issue by the Dominion of Canada. At first the amount of the issue was limited, but the maximum was increased from time to time, until in 1903 the limit was removed. As the law now stands, all notes issued in excess of $30,000,000 must be secured by an equivalent amount of gold in the possession of the Minister of Finance and Receiver General of Canada. Up to $30,000,000 the issue is secured by a reserve of not less than 25 per cent. composed of gold and securities of Canada guaranteed by the Imperial Government, the gold held to be at least 15 per cent.

A. Ansley & Co. Warehouse.

APPROXIMATE VALUE OF FOREIGN COINS IN CANADIAN CURRENCY

GREAT BRITAIN		
£1 at 109½	=	$4.86⅔
1 Crown	=	1.20
1 Florin	=	.48
1 Shilling	=	.24
FRANCE		
1 Franc, Silver	=	.18
20 Francs, Gold	=	3.85
GERMANY		
1 Mark, Silver	=	.23
20 Marks, Gold	=	4.76
DENMARK, NORWAY AND SWEDEN		
1 Kroner	=	say .25
HOLLAND		
1 Guilder	=	" .38
RUSSIA AND POLAND		
1 Ruble, Bank Note	=	" .50
1 Ruble, Silver	=	" .45
10 Rubles, Gold	=	" 5 10/100
10 Kopecks	=	" .03
MEXICO		
1 Sun Dollar	=	" .50
JAPAN		
1 Yen (new), Gold	=	" .49
10 Sen (new), Silver	=	" .05
AUSTRIA		
4 Florins, Gold	=	" 1.92
1 Guilder, Bank Notes	=	" .40
TURKEY		
1 Piastre	=	.04
100 Piastres, Gold	=	4.38
ITALY		
5 Lire, Silver	=	.92
2 Doppia, Gold	=	6 25/100
5 Lire, Gold	=	.96
100 Lire, Notes	=	18.00

A Water Hazard, Lambton Golf Club Links.

DOMINION OF CANADA STATISTICS

IMPORTS FOR HOME CONSUMPTION.

From	1870.	1880.	1890.	1900.	1905.
Great Britain.....	$38.595.433	34.461.224	43.390.241	44.789.730	60.342.709
United States.....	24.728.166	29.346.948	52.291.973	109.844.378	162.738.571
Other Countries...	7.914.004	7.974.177	17.083.370	26.170.208	38.844.274
Totals	71.237.603	71.782.349	112.765.584	180.804.316	261.925.554

EXPORTS—DOMESTIC.

To	1870.	1880.	1890.	1900.	1905.
Great Britain	$21.160.987	35.208.031	41.499.149	96.562.875	97.114.867
United States.....	31.734.710	29.560.211	36.213.279	59.666.556	70.426.765
Other Countries...	6.147.893	8.125.455	7.545.158	14.412.938	23.313.314
Totals	59.043.500	72.890.697	85.257.586	170.642.369	190.854.946

EXPORTS TO THE VARIOUS PORTIONS OF THE BRITISH EMPIRE FOR THE FISCAL YEAR ENDED JUNE 30TH, 1905.

COUNTRY.	The Mine	The Fisheries.	The Forest	Animals and their Produce.	Agricultural Products.	Manufactures.	Miscellaneous Articles.	TOTAL.
Great Britain	$991,874	$2,524,495	$12,214,007	$56,097,451	$18,884,067	$6,378,419	$24,554	$97,114,867
Australia	695	195,957	258,208	45,000	51,157	1,608,219	.....	2,159,236
Bermuda	72,379	40,754	13,858	100,767	243,667	71,723	1,282	544,430
British Africa	32,027	4,141	96,682	260,739	1,125,382	360,867	200	1,880,038
" East Indies	.....	5,104	20	156	58	17,992	300	23,630
" West Indies	9,895	965,119	238,017	152,042	780,173	228,256	698	2,374,200
" Guiana	.....	171,547	32,462	13,779	218,658	28,482	210	465,138
" Honduras	.....	.....	.....	.....	74	3,105	.....	3,179
" Possess., all other	.....	.....	14,030	.....	2,435	4,151	.....	20,616
Fiji Islands	.....	19,061	5,683	.....	6,869	1,517	.....	33,130
Gibraltar	.....	3,000	.....	.....	.....	.....	.....	3,000
Hong Kong	66,693	14,757	11,384	2,654	70	3,022	2,500	101,080
Malta	.....	2,485	.....	.....	2,150	.....	.....	4,635
Newfoundland	370,968	27,116	22,839	363,293	1,636,027	895,871	4,095	3,320,209
New Zealand	559	74,250	1,141	2,753	3,117	450,562	.....	532,382
Total, British Empire	1,545,090	4,047,786	12,908,331	57,038,634	22,953,904	10,052,186	33,839	108,579,770

IMPORTS FROM THE VARIOUS PORTIONS OF THE BRITISH EMPIRE FOR THE FISCAL YEAR ENDED JUNE 30TH, 1905.

COUNTRY.	Under General Tariff.	Under Preferential Tariff.	Under Surtax Tariff.	Total Dutiable.	Total Free.	Grand Total.
Great Britain	$5,895,951	$38,444,668	$758,908	$45,099,527	$15,243,182	$60,342,709
Australia	29,588	.....	88	29,676	133,296	162,972
British Africa	43	.....	.....	43	21,329	21,372
" East Indies	47,873	540,923	.....	588,796	2,137,925	2,726,721
" West Indies	152,638	3,941,216	134	4,093,988	876,296	4,970,284
" Guiana	9,978	2,535,352	9	2,545,339	2,383	2,547,722
Fiji Islands	60	425,536	.....	425,596	.....	425,596
Hong Kong	118,359	.....	19	118,378	7,384	125,762
Newfoundland	10,630	.....	.....	10,630	1,043,983	1,054,613
New Zealand	5,274	6,033	.....	11,307	38,819	50,126
British Possessions, all other	644	.....	.....	644	2,229	2,873
Total, British Empire	6,271,038	45,893,728	759,158	52,923,924	19,506,826	72,430,750

DOMINION OF CANADA STATISTICS.
AREA IN SQUARE MILES.

Provinces and Districts.	Water.	Land.	Total.
Ontario	40,354	220,508	260,862
Quebec	10,117	341,756	351,873
Nova Scotia	360	21,068	21,428
New Brunswick	74	27,911	27,985
British Columbia	2,439	355,161	357,600
Manitoba	9,405	64,327	73,732
Prince Edward Island	....	2,184	2,184
Alberta	2,360	251,180	253,540
Saskatchewan	8,318	242,332	250,650
Yukon	649	206,427	207,076
Territories	51,680	1,871,055	1,922,735
Square Miles	125,756	3,603,909	3,729,665

POPULATION.

Provinces and Districts.	1871.	1881.	1891.	1901.
Ontario	1,620,851	1,926,922	2,114,321	2,182,947
Quebec	1,191,516	1,359,027	1,488,535	1,648,898
Nova Scotia	387,800	440,572	450,396	459,574
New Brunswick	285,594	321,233	321,263	331,120
British Columbia	36,247	49,459	98,173	178,657
Manitoba	25,228	62,260	152,506	255,211
Prince Edward Island	94,021	108,891	109,078	103,259
Territories	48,000	56,446	98,967	211,649
	3,689,257	4,324,810	4,833,239	5,371,315

Estimated Population on 31st December, 1905—6,000,000.

ABSTRACT OF CHARTERED BANK RETURNS TO DOMINION GOVERNMENT.

	1870. *	1880. *	1890. *	1900. *	1905. x
Capital Paid-Up...	$33,031,249	$60,052,117	$59,974,902	$65,154,594	$85,294,210
Notes in Circulation.....	15,149,031	22,529,623	32,834,511	46,574,780	69,981,574
Deposits.....	48,763,205	85,303,814	135,548,704	305,140,242	567,846,794

* Average for 12 months. x Actual as at end of December.

DEPOSITS IN SAVINGS BANKS.

	1870.	1880.	1890.	1900.	1905.
P.O.Savings Banks	$1,588,849	$3,945,669	$21,990,653	$37,507,456	$45,368,321
Other Government Savings Banks..	1,822,570	7,107,287	19,021,812	15,642,267	16,649,136
Other Savings Bks	5,369,103	6,681,025	10,908,987	17,425,472	26,258,711
Loan Cos. and Bdg. Societies.....	1,485,014	11,713,633	17,893,567	19,959,462	*21,353,315
Total.....	10,265,536	29,447,614	69,815,019	90,534,657	109,629,483

* Year 1904.

BANK CLEARING HOUSES.

Clearing Houses were established in Halifax in 1887; in Montreal in 1889; in Toronto and Hamilton in 1891; in Winnipeg in 1893; in St. John in 1896; iu Vancouver and Victoria in 1898; in Ottawa and Quebec in 1901; and in London in June, 1902.

The transactions recorded are :—

Cities.	1902.	1903.	1904.	1905.
Montreal.....	$1,098,970,000	$1,113,978,000	$1,065,067,000	$1,324,313,000
Toronto.....	809,078,000	808,748,260	842,097,066	1,047,490,701
Halifax.....	88,532,307	93,349,633	90,115,783	89,251,562
Hamilton.....	45,965,217	53,419,704	59,003,081	68,385,601
Winnipeg.....	188,370,003	246,108,006	294,601,437	369,868,179
St. John.....	42,424,175	49,013,467	51,422,858	52,836,333
Victoria.....	28,580,754	30,818,428	33,070,009	36,890,464
Vancouver.....	54,467,549	66,215,765	74,029,902	88,460,391
Ottawa.....	96,447,290	106,083,750	106,637,586	120,891,876
Quebec.....	73,247,341	88,329,358	79,843,927	86,794,553
London.....	* 19,940,867	42,848,581	45,552,230	50,429,511
Total.....	$2,546,023,503	2,698,912,952	2,795,440,879	$3,335,612,171

* Six months.

The Vice-Regal Procession, Ontario Jockey Club, Toronto.
Spring Meeting, 1905.

DISTANCE FROM TORONTO TO POINTS IN CANADA

Toronto to	Province	Distance
Amherst	Nova Scotia	951 miles.
Brandon	Manitoba	1420 "
Brantford	Ontario	65 "
Belleville	"	113 "
Brockville	"	208 "
Calgary	Alberta	2127 "
Chatham	Ontario	179 "
Cobalt	"	330 "
Dawson City	Yukon	4193 "
Edmonton	Alberta	2319 "
Fort William	Ontario	862 "
Galt	"	57 "
Goderich	"	134 "
Guelph	"	48 "
Halifax	Nova Scotia	1089 "
Hamilton	Ontario	39 "
Kingston	"	163 "
London	"	115 "
Montreal	Quebec	333 "
New Glasgow	Nova Scotia	1071 "
New Westminster	British Columbia	2761 "
North Bay	Ontario	227 "
Niagara Falls	"	83 "
Ottawa	"	256 "
Owen Sound	"	122 "
Peterboro	"	76 "
Port Arthur	"	856 "
Quebec	Quebec	505 "
Regina	Saskatchewan	1649 "
Rossland	British Columbia	2248 "
Sherbrooke	Quebec	434 "
Sydney	Nova Scotia	1232 "
St. Catherines	Ontario	21 "
St. John	New Brunswick	814 "
Vancouver	British Columbia	2769 "
Victoria	"	2853 "
Windsor	Ontario	225 "
Winnipeg	Manitoba	1287 "

Members of the Board of Trade of the City of Toronto

1ST JANUARY, 1906.

NOTE.—The first column indicates the number of certificate of membership.
* Life Members, under Sub-Section B, Section 14, of the By-Laws.
† Life Members, under Section 14 of the By-Laws.

No.	Name.	Firm.	Business.	Location.
439	Acton, Jas.	Jas. Acton Pub.. Co.	Publishers	Adelaide & Simcoe Sts.
1778	Adam, G. G.	Ontario Bank	Manager	Carlton St. Branch.
78	Adamson, Edward	Crown Coal Co		34 Adelaide St. East.
346	Agar, Chas. J.	The John Abell Engine & Machine Works Co., Ltd.	Secy.-Treasurer	1197 Queen St. West.
1194	Aikenhead, T. E.	Aikenhead Hardware Co., Ltd.	Hardware	17–21 Temperance St.
*687	Alexander, D. W.	London Guar. & Acci. Co., Ltd.	General Manager for Canada	Canada Life Building.
2141	Alexander, John	Alexander & Cable Lith. Co.	Lithographers	116 King St. West.
1535	Alexander, J. M.	S. F. McKinnon & Co.	Millinery and Mantles, etc.	York & Wellington Sts.
*622	Allan, A. A.	A. A. Allan & Co.	Wholesale Hats, Caps & Furs.	51-53 Bay St.
1910	Allan, Arthur A.			
345	Allan, Jas. D			
936	Allen, A. W.	Allen Mfg. Co., Ltd.	Ladies' Lingerie, Blouses, etc.	Cor. Simcoe and Pearl Sts.
1118	Allen, Benjamin		Mfrs. Agent & Com. Merchant.	33 Melinda St.
2007	Allen, Thomas	McLeod & Allen	Publishers	37 Melinda St.
1779	Alley, J. A. M.	Traders Bank of Canada	Inspector	10 Front St. West.
1196	Alley, W. Sanford	The Consolidated Cloak Co.	Mfrs. Ladies' Cloaks, etc.	144 Front St. West.
2008	Allison, J. Wesley		Banker	Morrisburg, Ont.
891	Ames, A. E.	A. E. Ames & Co., Ltd.	Bankers & Brokers	7 King St. East.
1303	Amsden, L. G.	Cohen Bros., Ltd.	Mfg. Opticians	24 Adelaide St. West.
2215	Anderson, F. G.	Queen City Oil Co.		Yonge & King Sts.
1620	Anderson, Geo.	Anderson & Macbeth Co., Ltd.	Wholesale Hats	76 Bay St.
1743	Anderson, Geo.	Crown Tailoring Co.		38 Adelaide St. West.
1351	Anderson, G. I.	Anderson & Urquhart	Flour	St. John's, Newfoundland.
1680	Anderson, T. O.		Broker	23 Melinda St.
2009	Anderson, J. E.	Lake of the Woods Mil. Co.		51½ King St. East.
1328	Anderson, Wallace	Acadia Sugar Ref. Co.		27 Front St. East.
1576	Andrew, Geo.		Auctioneer	Milton, Ont.
1707	Anglin, Arthur W.	Blake, Lash & Cassels	Barristers	Bank of Commerce Bldg.
1780	Angus, Fred. W.	Wm. Angus Co.	Mfrs. Agents	28 & 30 Wellington St. West.
1877	Angus, Robt. F.	N. M. Angus & Co.	Mfrs. Agents	602 Carlaw Bldg.

285	Ansley, A.	A. Ansley & Co.	Hats, Caps and Straws	50-52 Wellington St. West.
1014	Anthes, Henry W.	Toronto Foundry Co.	Ironfounders, Mfrs. Soil Pipes & Fittings	Jefferson, Pardee Ave. & Liberty St.
1781	Anthes, L. L.			
1076	Apted, W. H.		Printing	54 Yonge St.
472	Armstrong, H. D. P.	Guardian Fire Assu. Co.	General Agent	16-18 Leader Lane.
1706	Armstrong, H. I.	H. I. Armstrong & Co.	Commission Merchants	McKinnon Bldg.
1296	Ash, Henry J.		Fruit & Commission	35 Church St.
2010	Asling, H. M.	Asling & Doherty	Stockbrokers	30 Victoria St.
1558	Atkinson, Joseph E.	Star Printing & Publishing Co.	Printer and Publisher	18 King St. West.
1911	Atkinson, W. G.	Atkinson Bros.	Fancy Goods	36 Wellington St. East.
2011	Auld, Alexander R.	Nisbet & Auld	Dry Goods	34 Wellington St. West.
1878	Austin, Richard	Macdonald Mfg. Co., Ltd.	Manufacturing	145 Spadina Ave.
998	Bailey, Chas. L.	Wm. Jessop & Sons, Ltd.	Manager	80 Bay St.
1879	Bailey, Wm. C.	King Edward Hotel	Manager	King & Victoria Sts.
2142	Baillie, F. W.	Baillie, Croft & Wood	Brokers	42 King St. West.
853	Baird, Geo. Hugh	Crane & Baird	Grain Merchants, etc.	315-318 Board of Trade Bldg.
32	Baird, H. N.			
861	Baird, Henry W.	Toronto Type Foundry	Secretary	70 York St.
2012	Baird, H. N.	Norris & Co.	Grain Merchants	Grain Exchange, Winnipeg, Man.
1607	Baker, Geo. A.	Flett, Lowndes & Co., Ltd.	Importers & Manufacturers	144 Front St. West.
1603	Baker, R. L.	Richard L. Baker Co.	Mfrs. Agents & Jobbers	Empire Bldg.
1776	Band, C. S.	Jas. Carruthers & Co., Ltd.	Exporters	313 Board of Trade Bldg.
388	Band, C. W.			
188	Barber, A. W.	Supt. Ontario Division	C.P.R. Telegraph Co.	Board of Trade Bldg.
2143	Barber, Henry	Henry Barber & Co.	Accountants	18 Wellington St. East.
970	Barker, Harry C.	The Harry Webb Co., Ltd.	Manager	447 Yonge St.
932	Barr, Walter J.	The Goldsmiths Stock Co. of Canada	Wholesale Jewellery	50 Yonge St.
1912	Barr, William	Canadian Bag Co., Ltd.		54 Wellington St. East.
1880	Batt, C. W.		Contractor	Toronto Junction.
1722	Batt, R. J.		Lumber	Toronto Junction.
1723	Batt, T. W.		Lumber	Toronto Junction.
1913	Baylis, F.	Pilkington Bros., Ltd.	Glass	19 Mercer.
1044	Beal, Geo. P.	Beal Bros.	Wholesale Leather	52 Wellington St. East.
87	Beal, R. M.	The R. M. Beal Leather Co., Ltd.	Wholesale Leather	Lindsay, Ont.
347	Beardmore, Alfred O.	Beardmore & Co.	Whol. Leather, Tanners, etc.	39 Front St. East.
349	Beardmore, G. W.			
348	Beardmore, W. D.			
1262	Beaty, J. Gilbert	Marshall, Spader & Co.	Brokerage (Members New York Stock Exchange)	King Edward Hotel Bldg.
1658	Beatty, C. W.	Beatty, Kerr & Verner, Ltd.	Wholesale Dry Goods	62 Wellington St. West.
*47	Beatty, W. H.	Beatty, Blackstock, Chadwick & Riddell	Solicitor to the Board	58 Wellington St. East.

No.	Name.	Firm.	Business.	Location.
1881	Bedlington, H. C.....	Myott, Son & Co., Ltd.	Crockery Importers.....	785 Yonge St.
2144	Beer, G. Frank	Eclipse Whitewear Co., Ltd...	.....	King & John Sts.
1783	Begg, Evan A.....	The Dominion Bank	Secretary.....	King and Yonge Sts.
1914	Begg, Wm. R.	.....	Mfrs. Agent.....	88 Bay St.
2013	Belcher, Fred. P.	.....	Vessel Broker.....	Grain Exchange, Winnipeg, Man.
1635	Bell, Duncan	.....	Mfrs. Agent	33 Melinda St.
1882	Berkinshaw, W. E...	The Flett, Lowndes Co., Ltd.. The Lowndes Co., Ltd.....	Accountant.....	142-4 Front St. West.
887	Berkinshaw, W. H....	.....	Merchant.....	Calgary, N.W.T.
1337	Bethune, H. J.	Dominion Bank	Inspector.....	King & Yonge Sts.
2014	Bettingen, W. J.....	Imperial Elevator Co.....	Grain Merchants	Grain Exchange, Winnipeg.
*558	Bickell, W. J.	Universal Specialty Co.	.....	8 Spruce St.
2015	Bingham, Geo.	.....	Broker.....	Grain Exchange, Winnipeg, Man.
1621	Binns, Harry.....	.....	Mfrs. Agent.....	28 Wellington St. West.
1915	Bird, Thos. A.....	Bank of Toronto	Inspector.....	60 Wellington St., Toronto.
935	Birge, Cyrus A.....	The Canada Screw Co.	President.....	Hamilton, Ont.
1777	Black, David.....	Jas. Carruthers & Co., Ltd. ...	Bookkeeper.....	313 Board of Trade Bldg.
923	Black, James C.	W. R. Johnston & Co.	Wholesale Clothing	Cor. Front & York Sts.
1785	Black, S. W.	S. W. Black & Co.....	Real Estate Brokers	25 Toronto St.
2216	Blackburn, A. R.	Nordheimer Piano & Music Co.	.....	15 King St. East.
*768	Blackley, Wm.	.....	Mfrs. Agent.....	30 Wellington St. West.
455	Blackstock, T. G.	Beatty, Blackstock, Chadwick & Riddell	Barristers	58 Wellington St. East.
1537	Blackwell, C. S.....	The Park, Blackwell Co.	Pork Packing.....	Foot of Bathurst St.
566	Blaikie, J. L.	The Canada Landed and National Invest. Co. & North Am. Life Ass. Co.	President.....	127 Bloor St. West.
*27	Blain, Hugh.....	The Eby, Blain Co., Ltd.....	Wholesale Grocers	21-23 Front St. East.
1604	Blake, Thomas	Blake & Evans.....	Mfrs. Agents	58 Wellington St. West.
2259	Blogg, T. C.....	Com. Union Fire Ass. Co.....	.....	49 Wellington St. East.
719	Boeckh, Emil C.	United Factories, Ltd.	Brush, Broom & Woodw'e Mfrs.	80 York St.
1786	Bogert, M. S.....	Dominion Bank.....	Bank Inspector	King & Yonge Sts.
437	Boisseau, E.....	E. Boisseau & Co.	Wholesale Clothing	Yonge & Temperance Sts.
1664	Boland, E. T.	The Robert Redford Co.	Steamship Agents.....	110 Union Station.
*449	Bolté, Auguste	.....	Brewers' Supplies	47 Colborne St.
1186	Bond, H. E.....	H. E. Bond & Co., Ltd.	Wholesale Clothing	68 Wellington St. West.
1787	Bongard, R. R.	Charles Head & Co.....	Manager for Canada	29 & 31 Jordan St.
1622	Bonnick, Chas.	Ames, Holden Co., Ltd.....	Boots and Shoes	133 Wellington St. West.
656	Boomer, H. C.....	.....	.....	Board of Trade Bldg.

1624	Booth, Geo. W.	George Bordfeldt & Co.	Mfrs. Agents	66 Wellington St. West.
1636	Boulter, Geo. E.	Boulter, Davies & Co.	Wholesale Boots and Shoes	24 Front St. West.
1669	Boulter, John H.	Boulter & Co.	Wholesale Woollens	77 Bay St.
1916	Boulton, Melfort		Real Estate Broker	99 Bay St.
1882	Bowen, T. J.	T. J. Bowen & Co.	Contractors	870 Queen St. West.
1788	Bowes, J. L.	The J. A. McLean Produce Co.	Produce	77 Colborne St.
865	Boyd, Mossom M.	Mossom Boyd Co.	Lumber Manufacturers	Bobcaygeon.
1289	Boyd, W. T. C.	Mossom Boyd Co.		
		Trent Valley Navigat'n Co., Ltd.	Lumber	Bobcaygeon.
1649	Boyd, George		Manufacturers Agent	29 Melinda St.
1672	Boyd, John	Boyd, Brumell Co., Ltd.	Fancy Goods	11 Wellington St. West.
1789	Brain, J. A.		Grain	55 Cecil St.
452	Brandon, Jas.		Insurance Agent	23 Toronto St.
2016	Bradshaw, T.	The Imperial Life Assur. Co.	Actuary	26 King St. East.
1523	Bredin, M.	The Bredin Bread Co., Ltd.	Bread Manufacturers	160 Avenue Road.
161	Breithaupt, J. C.	The Breithaupt Leath'r Co., Ltd.	Secretary	Berlin, Ont.
91	Breithaupt, Louis J.	"	President	"
2145	Brereton, R. L.	Brereton & Manning	Wholesale Furs	59-61 Wellington St. West.
73	Briggs, S. E.	Steele, Briggs Seed Co., Ltd.	Seed Merchants	105-107 Front St. East.
379	Briggs, Rev. W., D.D.	Methodist Book Room	Selling and Publishing	29-33 Richmond St. West.
933	Bright, Thomas G.	T. G. Bright & Co.	Wine Manufacturers	18 Church St.
1685	Brittain, Chas. J.	Can. Fairbanks Co.	Manager	26-28 Front St. West.
1506	Brock, W. F.	The Royal Bank of Canada	Manager	Yonge & Wellington Sts.
*614	Brock, Wm. R.	The W. R. Brock Co., Ltd.	Wholesale Dry Goods	Bay & Wellington Sts.
1709	Brodigan, C. A.	Canada Neckwear, Ltd.	Neckwear Mfg.	76 Bay St.
1917	Brodie, J. K.	Standard Bank		Temple Bldg.
2017	Broderick, Frank	Frank Broderick & Co.	Contracting Tailors	113 King St. West.
2146	Brooks, John	Brooks-Sanford Hardware, Ltd.	President	113 Bay St.
1655	Brooks, Wm.	"	Hardware	"
1790	Brophy, Henry	The Toronto News Co.	Manager	42 Yonge St.
1791	Broughall, F. W.	Sterling Bank	General Manager	50 Yonge St.
1610	Brown, Ed. D.	Dominion Brewery Co., Ltd.	Manager	496 Queen St. East.
1586	Brown, John	John Brown & Co.	Wholesale Flour & Grain	414 Manning Chambers.
1754	Brown, J. E.	J. E. Brown & Co., Ltd.	Manufacturing Jewellers	72 York St.
1918	Brown, J. Francis		Architect	Board of Trade Bldg.
119	Brown, Marshall H.	C. P. Ry. Co.	General Freight Agent	Union Station.
1555	Brown, Murray	Alex. Brown Milling Co.	Millers	Toronto.
601	Brown, Richard	The Brown Bros. Co., Ltd.	Wholesale Mfg. Stationers	51-53 Wellington St. West.
934	Brown, Thos. Albert	"	"	"
972	Brown, W. Greenwood	Equity Fire Ins. Co.	General Manager	24 King St. West.
1563	Browne, Wm. B.	W. B. Browne & Co.	Flour Merchants	512 Board of Trade Bldg.
1618	Brush, Seely B.	Brush & Co.	Corset Manufacturers	130 Pearl St.
283	Buchanan. J. O.	Buchanan, Seagram & Co.	Stockbrokers	34 Melinda St.
2217	Buck, John L.	J. L. Buck & Son	Grain & Seeds	Port Rowan, Ont.
653	Bulling, W. B.	Canadian Pacific Ry. Co.	Asst. Freight Traffic Manager	Union Station.

No.	Name.	Firm.	Business.	Location.
1883	Buntin, Alex.....	Buntin, Reid & Co.....	Wholesale Paper.....	13 Colborne St.
447	Burgess, Ralph K.....	.....	Manufacturer.....	43 Adelaide St. East.
1695	Burnett, Geo. G.....	Burnett, Ormsby & Clapp....	Insurance Brokers.....	7 Melinda St.
2147	Burns, A. N.....	Smith Wool Stock Co., Ltd....	Secy.-Treasurer.....	221 Front St. East.
1775	Burns, Edward.....	McClung & Burns.....	Commission Merchants.....	117 Wellington St. West.
1919	Burns, J. A.....	.....	Grain Merchant.....	Hamilton, Ont.
*509	Burns, P.....	P. Burns & Co.....	Coal Merchants.....	44 King St. East.
2018	Burns, Robert E.	Caulfeild, Burns & Gibson, Ltd.	Wholesale Men's Furnishings.	18 Wellington St. West.
2019	Burt, C. K.....	W. E. Chalcroft & Co., Ltd....	Managing Director.....	71 York St.
1662	Burton, P. H.....	Burton, Spence & Co.....	.....	44 York St.
1772	Butler, Alexander....	.....	Flour & Grain.....	512 Board of Trade Bldg.
2219	Cahill, Neil M.....	.....	Miller & Grain Dealer.....	Forest, Ont.
1691	Caldbeck, Geo.....	S. F. McKinnon & Co., Ltd...	Wholesale Millinery & Mfg....	Cor. Wellington & York Sts.
39	Caldecott, Stapleton..	Debenhams (Canada) Ltd....	.....	Bay & Wellington Sts.
288	Caldwell, Chas.....	C. Caldwell & Co.....	Hay & Grain.....	102 Front St. East.
1128	Calvert, C. E.....	The Calvert & Dwyer Co., Ltd.	Wool Merchants.....	117 Wellington St. West.
2020	Cameron, Malcolm A..	Boston Manufacturing Co.....	Manufacturers.....	8 Wellington St. West.
522	Campbell, Arch., M.P.	.....	Merchant Miller.....	Toronto Junction.
1792	Campbell, Douglas A..	Campbell Milling Co., Ltd.....	Flour Milling.....	Toronto Junction.
2247	Campbell, Enos M. ...	.....	Grain Inspector.....	28 Front St. East.
1587	Campbell, John.....	Jno. Campbell Co., Ltd.....	Millers	St. Thomas, Ont.
*404	Campbell, Paul.....	.....	.....	Merton, Halton Co., Ont.
2021	Campbell, Wm.....	.....	Grain Dealer.....	Bradford, Ont.
801	Candee, Chas. N.....	Gutta Percha & Rubber Mfg. Co. of Toronto, Ltd.....	Secretary.....	47 Yonge St.
2022	Cane, Jas. G.....	J. G. Cane & Co.....	Lumber Merchants.....	411 McKinnon Bldg.
1920	Canovan, John Birch.	Thos. Ogilvie & Sons.....	Woollen Buyers.....	72-74 Bay St.
1793	Carley, D. L.....	Boulter & Stewart.....	Manufacturers.....	302 Church St.
1566	Carmichael, Neil.....	Smith & Carmichael.....	Wholesale Produce & Comm'sn	22 Cottingham St.
178	Carrick, John.....	Hedley Shaw Milling Co.....	Flour and Grain.....	Board of Trade Bldg.
2023	Carruthers, Geo. A....	J. Carruthers & Co.....	Grain Exporters.....	Grain Exch'ge, Winnipeg, Man.
*754	Carruthers, James....	Jas. Carruthers & Co.....	Exporters	312-314 Board of Trade Bldg.
1921	Carruthers, William ..	Jas. Carruthers & Co., Ltd.....	Grain Exporters.....	Board of Trade—Montreal, P.Q.
107	Carswell, Robert.....	The Carswell Co., Ltd.....	Law Booksellers.....	30 Adelaide St. East.
1884	Carter, H. J.....	E. T. Carter & Co.....	Wool, Hides, etc.....	83-85 Front St. East.
1248	Carveth, J. Alva.....	J. A. Carveth & Co., Ltd.....	Medical Book Publishers.....	434 Yonge St.
1174	Cassidey, J. J.....	Can. Mfg. Pub. Co., Ltd.....	President.....	McKinnon Bldg.
*354	Catto, Chas. J.	J. Catto & Sons.....	Importers Dry Goods.....	57-61 King St. East.
686	Catto, J.....	"	"	"

823	Caulfeild, Hans J.....	Caulfeild, Burns & Gibson, Ltd.	Whlsle. Men's Furnishings Mfrs.	18 Wellington St. West.
135	Cavanagh, A.....	.....	Grain Merchant.....	Board of Trade Bldg.
1922	Cavendish, W. W.....	Gasson & Cavendish.....	Insurance.....	34 Victoria St.
2024	Cawthra, Wm. H.....	Cawthra & Cawthra.....	Insurance Agents.....	4 Wellington St. East.
2025	Chantler, John A.....	.....	Commission Merchant.....	29 Melinda St.
1923	Chalmers, Andrew....	The Chalmers Milling Co.....	Millers.....	East Toronto.
2218	Chapman, Albert Chas.	A. C. Chapman, Ltd.....	Glove Manufacturers.....	8-10 Wellington St. East.
71	Cherry, S. J.....	.....	Miller.....	Preston, Ont.
920	Christie, R. J.....	Christie, Brown & Co., Ltd....	Biscuit Manufacturers.....	23-31 Duke St.
1924	Cholwell, J. D.....	Board of Trade Hotel.....	.....	39 Yonge St.
974	Churchill, Fred. W....	.....	Insurance & Ticket Agent....	Collingwood, Ont.
2148	Clapp, Chas. R.....	Burnett, Ormsby & Clapp....	Insurance Brokers.....	7 Melinda St.
213	Clark, T. J.....	Rolph & Clark, Ltd.....	Lithographers.....	Simcoe & Pearl Sts.
*139	Clarke, A. R.....	A. R. Clarke Co.....	Leather and Glove Mfg.....	613-617 Eastern Ave.
1925	Clarke, John.....	Clarke & Hannah.....	Grain Merchants.....	Orangeville, Ont.
677	Clarke, L. H.....	.....	Grain Merchant.....	Board of Trade Bldg.
422	Clarkson, E. R. C., F.C.A.....	Clarkson & Cross.....	Chartered Accountants.....	Scott St.
1623	Clarkson, G. H.....	Lyman, Knox & Clarkson....	Wholesale Drugs.....	43 Colborne St.
1612	Clarkson, G. T.....	Clarkson & Cross.....	Accountants.....	Scott St.
937	Clemes, Walter H.....	A. R. Williams Machinery Co., Ltd.....	.....	95 Front St. West.
1192	Clergue, F. H.....	.....	President Algoma Central Ry..	Sault Ste. Marie, Ont.
269	Clinch, C. W.....	The Molsons Bank.....	Manager.....	Cor. King & Bay Sts.
1716	Cluff, R. J.....	R. J. Cluff & Co.....	Daisy Hot Water Boilers.....	50 Lombard St.
893	Coady, Richard T.....	.....	City Treasurer.....	City Hall.
1794	Cobbledick, Joseph...	.....	Grain Dealer.....	Exeter, Ont.
1644	Cockburn, Wm. A.....	Cockburn & Rea.....	Wholesale Millinery.....	54-56 Wellington St. West.
*199	Cockshutt, Chas.....	Chas. Cockshutt & Co.....	.....	23 Jordan St.
457	Cockshutt, W. Foster, M.P.....	.....	Merchant & Manufacturer....	Brantford, Ont.
507	Coffee, Jno. L.....	Coffee, Hargraft & Co.....	Grain.....	Board of Trade Bldg.
1283	Cooley, Geo. W.....	.....	Wines & Liquors.....	601 Yonge St.
2026	Coombes, F. J.....	McConnell & Coombes.....	Grain Merchants.....	Grain Exchange, Winnipeg, Man.
368	Cooper, D. D'E.....	Lehigh Valley R.R.....	Agent.....	Board of Trade Bldg.
2027	Cooper, Hubert Ashton.....	Cooper & Co.....	Merchants.....	69 King St. East.
*515	Cooper, James.....	.....	.....	18 St. Joseph St.
1885	Cooper, Robert.....	.....	Miller.....	Welland, Ont.
2239	Copeland, J. J.....	Copeland & Fairbairn.....	Real Estate.....	24 Victoria St.
1182	Copeland, R. J.....	The Copeland, Chatterson Co., Ltd.....	Mfrs. Perpetual Ledgers.....	75-77 Queen St. West.
1617	Copping, Geo. R.....	.....	Manufacturers Agent.....	29 Melinda St.
973	Corby, Harry, M.P....	.....	Distiller & Wine Merchant....	Belleville, Ont.

No.	Name.	Firm.	Business.	Location.
1101	Corcoran, J. W.....	Canada Printing Ink Co.....	Manager.....	Duncan & Pearl Sts.
2028	Cornish, J. W.....	Lakefield Milling Co.....	Millers.....	Lakefield, Ont.
1183	Coryell, C. S.....	The Adams Furniture Co., Ltd.	President.....	Queen & James Sts.
2029	Cosbie, Robert H.....	.....	Dry Goods.....	30 Wellington St. West.
532	Cosgrave, L. J.....	The Cosgrave Brewing Co. of Toronto, Ltd.....	Brewers, etc.....	291 Niagara St.
1926	Cosgrave, Jas.....		Secretary.....	
748	Coulson, D.....	Bank of Toronto.....	General Manager.....	60 Wellington St. East.
1702	Coulter, Jos.....	Jos. Coulter & Co.....	Manufacturers.....	15 Court St.
1927	Couse, William.....	.....	Grain, Seeds, Coal & Wood...	Streetsville, Ont.
331	Cowan, J. W.....	The Cowan Co., Ltd.....	Mfrs. Cocoa & Chocolate.....	Stirling Road & Dundas St.
1886	Cowan, Wm.....	Luxfer Prism Co., Ltd.....	Manager.....	100 King St. West.
604	Cox, Ed. Wm.....	Canada Life Assurance Co.....	General Manager.....	40-46 King St. West.
2030	Cox, Frederick G.....	Imperial Life Assurance Co...	Mgr., Director, & Vice Presidnt	26 King St. East.
*23	Cox, Hon. Geo. A.....	.....	Bank President.....	46 King St. West.
1713	Cragg, F. H.....	.....	Manufacturers Agent.....	78 Bay St.
2149	Craig, D.....	Renfrew Milling Co.....	Millers.....	Renfrew, Ont.
918	Crangle, Capt. S.....	.....	Steamboat Owner.....	35 Rosedale Rd.
1795	Crawford, A. W.....	Crown Coal Co.....	.....	16 Boswell Ave.
1928	Crawford, Geo. S....	Bank of Montreal.....	Manager.....	Queen and Yonge Sts.
685	Crean, Robt. H.....	Robt. Crean & Co., Ltd.....	.....	18-20 Balmuto St.
2150	Croft, Wm.....	Wm. Croft & Sons.....	Mfrs. & Importers of Fancy Goods, Notions & Fishing Tackles.....	126-132 Queen St. East.
1470	Cromarty, R. R.....	Canada Law Book Co.....	Publishers.....	32 Toronto St.
2151	Crone, Walter S.....	H. W. Nelson & Co., Ltd.....	Broom Manufacturing.....	92 Adelaide St. West.
1611	Cronyn, B. B.....	W. R. Brock & Co., Ltd.....	Wholesale Dry Goods.....	Bay & Wellington Sts.
2220	Cronyn, Chas. B.....	C. B. Cronyn & Co.....	Brokers.....	20 King St. East.
111	Cross, W. H., F.C.A...	Clarkson & Cross.....	Chartered Accountants.....	Scott St.
1546	Crossland, E. F.....	Steele, Briggs Seed Co., Ltd...	Seeds.....	105 Front St. East.
1930	Crowe, G. R.....	Northern Elevator Co.....	Grain Exporters.....	Winnipeg, Man.
1929	Crowe, Geo. T.....	.....	Grain Merchant.....	Chatham, Ont.
*171	Crowther, W. C.....	.....	.....	Dominion Bank Bldg.
2221	Cubitt, Woolmer C....	Bain & Cubitt.....	Stationers & Printers.....	88 Bay St.
1559	Cumberland, Chas. R.	Sovereign Bank of Canada....	Manager.....	28 King St. West.
493	Cumberland, F. Barlow.....	.....	Vessel Owner.....	Port Hope, Ont.
2031	Cummings, Edward J.	.....	Furs.....	325 Church St.
1553	Cummings, J. A.....	.....	Stock & Grain Broker.....	56 Victoria St.
1673	Currie, Edward.....	Ontario Novelty Co.....	Manufacturers of Novelties....	111 King St. East.
1931	Cuthbertson, Geo. J...	Bank of Toronto.....	Manager.....	King & Bathurst Sts.

2152	Cuttle, Jas. A.....	Montreal Transportation Co...	Vessel Owners.....	Montreal, P.Q.
2222	Daley, J. J.....	E. R. Bacon.....	Manager, Elevator.....	Collingwood, Ont.
1675	Dallas, H.....	McLaren & Dallas.....	Boots & Shoes.....	30 Front St. West.
2153	Dana, R. H.....	Imperial Export Co., Ltd.....	Exporters.....	58 Front St. West.
517	Darling, Andrew.....	Wyld-Darling Co., Ltd.....	Wholesale Dry Goods—V.-Pres	82 Spadina Ave.
†24	Darling, Henry W.....	General Electric Co.....	.....	Schenectady, N.Y.
198	Darling, Robert.....	Robert Darling & Co.....	Wholesale Woollens & Tailors' Trimmings.....	92 Adelaide St. West
463	Davidson, Col. Jno. I.	The Davidson & Hay Co., Ltd.	Wholesale Grocers.....	36 Yonge St.
1674	Davies, Chas. A.....	Boulter, Davies & Co.....	Wholesale Shoes.....	24 Front St. West.
328	Davies, Robt.....	Don Valley Brickworks.....	Proprietor.....	36 Toronto St.
1796	Davis, A. L.....	The Imperial Guarantee & Accident Co. of Canada.....	.....	Canada Life Bldg., 42 King W.
270	Davis, Hon. E. J.....	A. Davis & Son, Ltd..... / Davis Leather Co., Ltd....	Tanners	Kingston. / Newmarket.
1932	Davis, R. R.....	Charles Lemon & Co.....	Manufacturers Agents.....	29 Melinda St.
1933	Davison, J. M.....	.....	Hop Broker.....	Gooderham Bldg.
1285	Dawson, H. W.....	The Dawson Com. Co., Ltd...	Provisions & Commission.....	West Market & Colborne Sts.
1577	Dean, W. H.....	.....	Cattle Dealer.....	Western Cattle Mkt, Toronto.
1512	Denne, T. H. G.....	The American Cereal Co.....	Manufacturers of Cereals.....	Peterboro', Ont.
2154	Denny, James.....	The Gilchrist Clothing Co.....	Wholesale Clothing.....	Yonge & Temperance Sts.
1543	Denison, Lt.-Col. G. T.	.....	.....	Heydon Villa, Toronto.
1316	Denton, Frank, K.C..	Kent Northern Ry.....	President.....	20 King St. East.
1614	Denton, W. A.....	Denton, Mitchell & Duncan...	Wholesale Dry Goods.	79 Wellington St. West.
1887	Despard, W. H.....	White & Co., Ltd.....	Wholesale Fruit & Produce...	64 Front St. East.
1248	Dewdney, A. H.....	A. H. Dewdney & Bro.....	Manufacturing Jewellers.....	44 Colborne St.
330	Dewey, C. E.....	G.T. Ry. System.....	Division Freight Agent.....	Union Station.
1046	Dexter, Thos. G.....	H. S. Howland, Sons & Co., Ltd.....	Wholesale Hardware.....	138-140 Front St. West.
846	Dick, John.....	The Smart Bag Co., Ltd.....	Mfrs. of Cloth Bags, Woollens, etc.....	77 York St.
2223	Dickie, E.....	.....	Real Estate.....	28 Wellington St. West.
367	Dignum, E. J.....	E. J. Dignum & Co. Ltd.....	Imp. of Woollens, Trimmings & Dry Goods.....	84 Bay St.
897	Dineen, Wm.	W. & D. Dineen.....	Hats & Furs	Temperance & Yonge Sts.
1719	Dineen, W. F.		Secretary.....	
2032	Dingle, F. E.....	Scott & Walmsley.....	Insurance.....	32 Church St.
1677	Dingman, H. J.....	.....	Manufacturers Agent	77 York St.
1735	Dinnick, A. G. C.....	Canadian Casualty and Boiler Insurance Co.....	General Manager.....	22-24 Adelaide St. East.
1209	Dinnick, W. S.....	Standard Loan Co.....	Manager.....	Victoria & Adelaide Sts.
1934	Dixon, Jno. J.....	A. J. Wright & Co.....	Brokers.....	Canada Life Bldg.
2155	Dobie, William.....	E. W. Gillett & Co.....	General Manager.....	King St. West.
2033	Doherty, T. Arthur...	Joseph Simpson Sons.....	Knitting Factory.....	8 Berkeley St.

No.	Name.	Firm.	Business.	Location.
2034	Doherty, W. K.	Asling & Doherty	Stockbrokers	30 Victoria St
372	Donald, R. A.		Financial Agent	22 Toronto St.
*50	Donogh, John	Imperial Lumber Co., Ltd.		Scott and Front Sts.
1643	Doran, J. J.	H. E. Bond & Co., Ltd.	Clothing Mfg.	Empire Bldg.
2035	Douglas, S. J.	Douglas & Ratcliffe, Ltd.	Wholesale Paper	30 West Market St.
118	Douglas, Wm. J.	The Mail Printing Co.	General Manager	King & Bay Sts.
1589	Douglas, J. C.	Gordon, MacKay & Co.	Wholesale Dry Goods	48 Front St. West.
2243	Douglas, W. M.	Gordon, MacKay & Co.	Wholesale Dry Goods	48 Front St. West.
518	Downey, James H.	J. H. Downey & Co.	Grain & Coal	Whitby, Ont.
393	Dracas, J. H.		Miller	Streetsville, Ont.
2156	Draper, A. W.		Real Estate	30 Victoria St.
1660	Draper, C. H.	Bartrum Harvey Co.	Woollens	77 Bay St.
*618	Drynan, Jno.	W. A. Murray & Co., Ltd.	President	17-27 King St. East.
1888	Duncan, Lyle	Denton, Mitchell & Duncan	Wholesale Dry Goods	79 Wellington St West.
2036	Dunsheath, J. H.	The Dunsheath McMillan Co.	Grain Merchants	GrainExchange, Winnipeg, Man.
1080	Dunstan, K. J.	The Bell Tel. Co., Ltd.	Local Manager	35-37 Temperance St.
1703	Dyas, W. J.		Publisher	15 Toronto St.
1739	Easson, R. H.	The Otto Higel Co., Ltd.	Mfrs. Piano Actions, etc.	King & Bathurst Sts.
790	Eastmure, A. L.	Eastmure & Lightburn	Insurance, etc.	65 Adelaide St. East.
976	Eaton, J. C.	The T. Eaton Co., Ltd.	Dry Goods	190 Yonge St.
1889	Eaton, J. J.	Toronto Flower and Headwear Manufacturing Co.	Manufacturers	40 Wellington St. West.
607	Eaton, Timothy	Pres. The T. Eaton Co., Ltd.	Dry Goods	190 Yonge St.
1797	Eby, H. D.	The Eby, Blain Co., Ltd.	Wholesale Grocers	21-23 Front St. East.
*25	Eby, J. F.			
886	Eckardt, A. J. H.	National Casket Co.	Whol. Undertakers' Supplies and Plated Wares	107 Niagara St.
499	Eckardt, H. P.	H. P. Eckardt & Co.	Wholesale Grocers	Front & Scott Sts.
2037	Eddis, Wilton C.		Chartered Accountant	9 Toronto St.
1728	Edmanson, W. J.	Edmanson, Bates & Co.	Proprietary Medicines	32½ Colborne St.
1270	Edmonds, Charles E.	Christie, Brown & Co., Ltd.	Biscuit Manufacturers	23 Duke St.
1346	Edmonds, W. L.	MacLean Pub. Co.	Manager	10 Front St. East.
1115	Edwards, Geo., F.C.A.	Edwards, Morgan & Co.	Chartered Accountants	26 Wellington St. East.
2038	Egan, T. Y.	J. Y. & T. Y. Egan	Truss Manufacturers	192 King St. West.
*610	Elliott, Wm. Scott	The Elliott & Co., Ltd.	Wholesale Druggists	5 Front St. East.
2039	Ellis, A. B.	McLaughlin & Ellis	Grain Merchants	Grain Exchange, Winnipeg, Man.
321	Ellis, D. O.		Grain Merchant	504 Board of Trade Bldg.
*663	Ellis, J. F.	The Barber & Ellis Co.	Envelope Makers & Paper Dlrs.	72 York St.

291	Ellis, M. C.	P. W. Ellis & Co., Ltd.	Wholesale Jewellery Mfrs.	31 Wellington St. East.
400	Ellis, P. W.			
387	Ellis, R. Y.			
1798	English, E. A.		Real Estate Broker	48 Victoria St.
1513	Ennis, T. A.	Ennis & Stoppani	Brokers	38 Broad St., New York, N.Y.
2157	Esdaile, C. B.	Wight & Esdaile	Grain and Freight Brokers	Montreal, P.Q.
1608	Evans, Fred. P.	Ladies' Wear, Ltd.	Manufacturers	Empire Bldg.
2244	Evans, T. W. W.		Barrister	Bradford, Ont.
1745	Ewart, J. H.	Phœnix Insurance Co. of England	Insurance Agent	6 Wellington St. East.
2040	Eyre, R. W.	Curry, Eyre & Wallace	Barristers	60 Victoria St.
1670	Fahey, Wm.		Accountant & Financial Agent	411 McKinnon Bldg.
1619	Fairbairn, Rhys D.	Rhys D. Fairbairn, Limited	Ladies' Neckwear	10 Wellington St. East.
2158	Fairgrieve, J. B.		Shipowner & Coal Merchant	25 King St. West, Hamilton.
2041	Fairweather, Arthur	W. Gunn & Co.		Board of Trade Bldg.
1471	Fairweather, R. H.	J. W. T. Fairweather & Co.	Mfg. Furriers and Hatters	84-86 Yonge St.
49	Fairweather, J.W. T.			
1799	Featherston, Arthur M.	Acci. & Guar. Co. of Canada	Chief Agent Prov. of Ont.	Temple Bldg.
1800	Fee, John J.		Wholesale Produce	62 Front St. East.
1081	Fensom, Geo. H.	The Fensom Elevator Co., Ltd.	Elevator Manufacturers	50-56 Duke St.
1935	Ferguson, R. D.		Cement and Brick	Port Stanley, Ont.
1682	Ffolkes, E. G. E.	Wilkinson Plough Works	Manager	Toronto Junction.
165	Firstbrook, John	The Firstbrook Box Co., Ltd.	Manufacturers Boxes and Lumber	301 King St. East.
166	Firstbrook, Wm. A.			Penetanguishene, Ont.
1801	Fischer, W.G.	Wholesale Leather Co.		83 Front St. East.
1890	Fisher, Alfred B.		Manufacturers Agent	19 Melinda St.
2042	Fisher, Alexander W.	The A. D. Fisher Co., Ltd.	Manufacturers	34 Richmond St. East.
578	Fisher, John L.	Jas. Richardson & Sons	Grain Merchants	Board of Trade Bldg.
869	Fisher, Robt. C.	Gore Paper Mills		Dundas, Ont.
*127	Flavelle, J. D.	The Flavelle Milling Co., Ltd.	Millers and Grain Merchants	Lindsay, Ont.
337	Flavelle, J. W.	The Wm. Davies Co., Ltd.	Managing Director	Beachell St.
1180	Fletcher, Benj.	Fletcher Manufacturing Co.	Bakers' and Confectioners' Tools, Soda Fountains, etc.	440-442 Yonge St.
*323	Flett, John	Flett, Lowndes & Co., Ltd.	Wholesale Trimmings, Linings and Buttons	144 Front St. West.
505	Flynn, Thos.	L. Coffee & Co.	Grain Merchants	410-11 Board of Trade Bldg.
*356	Follett, Jos. J.		Merchant Tailor	181 Yonge St.
2043	Foote, Jas. B.	Can. Lake & Ocean Nav. Co.	Superintendent	32 Adelaide St. East.
786	Forster, A.	M. B. Perine & Co.	Mfrs. of Twine and Cordage	Doon, Ont.
1936	Foster, C. B.	C. P. Ry.	District Passenger Agent	71 Yonge St.
1406	Foster, Hon. Geo. E.	Union Trust Co., Ltd.	Manager	Room 103 Temple Bldg.
*725	Foster, T. G.	Toronto Upholstrs. Supply Co.		30 Front St. East.
645	Fowke, F. L.		Genl. Merchant and Produce Dealer	Oshawa, Ont.

No.	Name.	Firm.	Business.	Location.
1891	Fowlds, Henry M....	H. M. Fowlds & Sons.....	Grain, Flour, Feed and Coal...	Hastings, Ont.
1937	Fowlds, Jas. C.....			Campbellford, Ont.
2044	Fox, Wm. Claude....	Fox & Ross.....	Stockbrokers.....	43 Scott St.
661	Foy, Geo. J.....	.....	Wholesale Wines and Liquors.	8 Front St. East.
1646	Foy, J. W.....	D. D. Hawthorn & Co.....	Wholesale Boots and Shoes...	64 Harvard Ave.
1018	Frankel, Leo.....	Frankel Bros.....	Metals.....	116-130 George St.
2159	Frankel, Maurice...			
1681	Fraser, E. D.....	A. E. Ames & Co., Ltd.....	Bankers and Brokers.....	7 King St. East.
1509	Fraser, R. Douglas...	Pres. Sabbath School Pub.....	Editor.....	Confederation Life Bldg.
2045	Freyseng, Edward J...	Freyseng Cork Co., Ltd.....	Vice-Pres. and Manager.....	Queen & Sumach Sts.
1321	Frenkel, Samuel.....	.....	Wholesale Jewellery.....	53 Yonge St.
479	Fudger, Harris H.....	The Robert Simpson Co., Ltd.	President.....	Queen and Yonge Sts.
1557	Gage, F. H.....	W. J. Gage, Ltd.....	Wholesale Books & Stationery	84 Spadina Ave.
*233	Gage, W. J.....			
2046	Gage, J. C.....	International Elevator Co.....	Grain Merchants.....	Grain Exchange, Winnipeg, Man.
1544	Gagnier, T. Harold...	H. Gagnier, Ltd.....	Publishers.....	Saturday Night Bldg.
1692	Gale, J. W.....	Gale Manufacturing Co., Ltd..	Manufacturers.....	30 Spadina Ave.
2047	Gallagher, Ziba.....	.....	Solicitor.....	34 Victoria St.
1221	Gartshore, J. J.....	.....	Ry. Equipment, Iron, etc.....	83 Front St. West.
980	George, W. K.....	Standard Silver Co., Ltd.....	President & Managing Director	33-41 Hayter St.
1684	Gibbons, John J.....	.....	Advertising.....	Confederation Life Bldg.
193	Gibson, Ralph E.....	Conger Coal Co., Ltd.....	Importers Coal and Wood....	6 King St. East.
1725	Gibson, R. L.....	R. L. Gibson.....	Medicines.....	88 Wellington St. West.
1938	Gibson, R. Louis...			
1700	Gillespie, A. C.....	Gillespie Fur Co., Ltd.....	Manufacturing Furriers.....	100 Front St. West.
1939	Gillespie, C. T.....	Savings Life Ass. of New York	General Manager.....	2 & 4 Wellington St. East.
2048	Gillett, Chas. W.....	.....	Grain and Stock Broker.....	159 La Salle St., Chicago, Ill.
1072	Gillies, Geo.....	Toronto Bolt & Forging Co., Ltd.....	Mfrs. Bolts, Nuts, Forgings, etc.	Gananoque. Swansea.
1764	Gilmour, John W.....	Universal Knitting Co.....	Manufacturers.....	80 Wellington St. West.
2160	Glassco, E. S.....	Spader & Perkins.....	Brokers.....	King Edward Hotel Bldg.
1399	Glover, Jas. A.....	Standard Fuel Co.....	Coal and Wood.....	58 King St. East.
329	Godson, A. W.....	Godson Contracting Co.....	Contractors.....	10½ Terauley St.
809	Goldie, Geo. E.....	The Goldie Milling Co.....	Millers, etc.....	Ayr, Ont.
734	Goldie, John.....			
20	Goldie, James.....	.....	Miller.....	Guelph.
21	Goldie, Lincoln.....	.....	Flour and Grain.....	Guelph.
2248	Goldman, C. E. A.....	Aemilius Jarvis & Co.....	Brokers.....	Jordan St.

1892	Goldman, L.	North American Life Ass. Co.	Managing Director	112-118 King St. West.
1749	Gooch, F. H.	Evans & Gooch	Insurance Underwriters	26 Wellington St. East.
93	Goodall, James		Grain and Seed Merchant	84 Front St. East.
156	Goode, C.		Grain Merchant	Gooderham Bldg.
1802	Goode, H. H.	C. Goode	Grain	Gooderham Bldg.
225	Gooderham, A. E.		Distiller	72 Trinity St.
1167	Gooderham, E. G.	The Toronto Silver Plate Co., Ltd.	Manager	570 King St. West.
*812	Gooderham, Geo. H.	Automobile & Supply Co., Ltd.	President	24 Temperance St.
735	Gooderham, Robt. T.		Merchant	49 Wellington St. East.
*82	Gooderham, Wm. G.	Gooderham & Worts Co., Ltd.	Distillers	49 Wellington St. East.
28	Gordon, Colin F.	John Kay, Son & Co.	Carpets, etc.	36-38 King St. West.
1634	Gordon, H. D. Lockart		Chartered Accountant	York & Richmond Sts.
693	Gosling, Francis J.			41 Wellington Place.
168	Gould, H. J.	Gould Bros.	Millers and Grain Dealers	Uxbridge, Ont.
*326	Goulding, Wm.	Geo. Goulding & Sons	Wholesale Dry Goods	55-57 Wellington St. West.
7	Gourlay, Robert S.	Gourlay, Winter & Leeming	Pianos and Organs	188 Yonge St.
898	Grasett, A. W.	Commission Agent	Importer of Dry Goods	McKinnon Bldg.
2161	Grass, Ruliff		Contractor	22 Maitland St.
1803	Greeff, Herm.	Greeff-Bredt Co.	Importers	60-62 Front St. West.
911	Green, Fred. L.		Miller	Greenwood, Ont.
1632	Green, John C.	John C. Green, Ltd.	Wholesale Millinery	70 Wellington St. West.
1893	Greey, Jno. W. (Jr.)	Wm. & J. G. Greey	Mill Furnishings	6 Church St.
2050	Gregg, Geo. R.	G. R. Gregg & Co., Ltd.	Japanese Goods	58 Front St. West.
1679	Greig, Robert	The Robert Greig Co., Ltd.	Mfrs. Cereals, Spices, etc.	Pearl & Duncan Sts.
1940	Groves, A.	Fergus Electric Light and Milling Co.		Fergus, Ont.
2051	Guest, W. H.		Sheepskins and Pulled Wools	1 Laing St.
715	Gundy, Wm. P.	W. J. Gage Co., Ltd.	Wholesale Stationers	84 Spadina Ave.
418	Gundy, S. B.	Henry Frowdes	Manager	25 Richmond St. West.
1941	Gundy, N. F.	Meriden Britannia Co.	Manufacturers Agents	Room Y, Confed. Life Bldg.
194	Gunn, Donald	Gunns, Ltd.	Pork Packers, etc.	74-80 Front St. East.
128	Gunn, Andrew			
1362	Gunn, James	Toronto Railway Co.	Superintendent	Toronto Ry. Chambers.
1584	Gunn, W.	W. Gunn & Co.	Grain and Hay	Board of Trade Bldg.
1767	Gunther, R. E.	E. & H. Gunther Co.	Whol. Jewellers' Supplies	198 Adelaide St. West.
*832	Gurney, Edward	The Gurney Foundry Co., Ltd.	Manufacturers Stoves, etc.	474-498 King St. West.
2052	Gzowski, C. S.		Stockbroker	15 Toronto St.
1705	Haas, Stephen.	Geo. H. Hees, Son & Co.	Window Shades	71 Bay St.
1256	Hachborn, E. G.	E. G. Hachborn & Co.	Wholesale Clothing	54, 56 & 58 Front St. West.
1942	Hadley, Francis E.	Copland, Raymond Co.	Flour Exporters	116 Broad St., New York, N.Y.
1268	Hagaman, T. C.		Wholesale Fruits	Oakville, Ont.
79	Hagarty, J. H. G.	The St. Lawrence & Chicago Steam Nav. Co., Ltd.	Manager	605 Board of Trade Bldg.

No.	Name.	Firm.	Business.	Location.
2224	Hahn, Paul	Nordheimer Piano Co., Ltd.		15 King St. East.
1640	Haig, D. C.	E. & S. Currie, Ltd.	Bookkeeper	Empire Bldg.
2238	Hall, J. Herbert	Conduits, Ltd.	Conduits	Berkeley St.
1760	Hallam, John		Hides and Wool	111 Front St. East.
2054	Hallworth, John B.	P. McIntosh & Son	Manager	131 McPherson Ave.
81	Hamilton, W. B.	W. B. Hamilton Shoe Co., Ltd.	Mfrs. and Dealers in Boots and Shoes	15-17 Front St. East.
61	Hamilton, R. C.	Love & Hamilton	General Insurance Agents	45 Scott St.
1678	Hamilton, W. A.	W. B. Hamilton Shoe Co., Ltd.	Mfrs. and Dealers in Boots and Shoes	15 Front St. East.
1151	Haney, M. J.		Civil Engineer	Home Life Bldg.
1768	Hanna, D. B.	Can. Nor. Ry.	3rd Vice-President	C.N.R. Chambers.
371	Hannah, E. J.	Wm. Hannah & Co.	Grain and Produce	315 Board of Trade Bldg.
1804	Harcourt, Ernest H.	E. H. Harcourt Co., Ltd.	Lithographers & Mfg. Statnrs.	255 Wellington St. West.
944	Hardy, James, F.C.A.	Jenkins & Hardy	Accountants	15½ Toronto St.
2053	Hargraft, Alex.	Hargraft & Co.	Grain Merchants	Grain Exchange, Winnipeg, Man.
157	Hargraft, Geo. R.	Com. Union Ass. Co., Ltd.	General Agent	49 Wellington St. East.
577	Harling, R. Dawson	Manchester Ship Canal Co.	Canadian Representative	28 Wellington St. East.
594	Harman, S. Bruce		General Agent London & Lancashire Life Assurance Co., London Assurance Corp'n	10 Wellington St. East.
396	Harmer, R.	Can. Furn. Mfrs.	Furniture Manufacturers	136 King St. East.
1575	Harper, Wm.		Customs Brokers	5 Melinda St.
1156	Harrington, Geo. T.		Grain & Produce Merchant	Standard Stock Exchange.
1647	Harris, Andrew D.	Ontario Sewer Pipe Co., Ltd.	Manufacturers	Room 103 Home Life Bldg.
2225	Harris, John	Ontario Flour & Feed Co.		580 Yonge St.
1267	Harris, Lloyd	Harris, Cook & Co.	Bankers & Financial Agents	Brantford, Ont.
1301	Harris, Samuel	Harris Lithographing Co.	Lithographing, Engraving, etc.	68 Wellington Place.
370	Hart, S. R.	Hart & Riddell	Wholesale Stationers	40 Wellington St. East.
*631	Harvey, W. C.	The Griffiths Dixon Co.	Wholesale Rubber Goods	164 Bay St.
2055	Hatch, Arthur F.	Canada Steel Goods Co., Ltd.	Manufacturers	Hamilton, Ont.
113	Hawke, W.	The O'Keefe Brewery Co. of Toronto, Ltd.	Brewers and Maltsters	9-17 Gould St.
1805	Haworth, Geo. F.	Sadler & Haworth	Leather Belting	40–42 Melinda St.
1642	Hawthorne, D. D.	D. D. Hawthorne & Co.	Shoe Merchants	24 Front St. West.
1120	Hay, Chas. McD.	Lyman Bros. & Co., Ltd.	Whol. Druggists & Chemical Manufacturers	71-73 Front St. East.
279	Hay, Edward	Imperial Bank of Canada	Asst. Genl. Manager	Wellington St. East.
192, 1148	Hay, F. W., Hay, J. N.	Hay Bros.	Grain Merchants	Listowel, Ont.

1771	Hay, Robert	The Robert Hay Co.	Grain Merchants	513 Board of Trade Bldg.
1894	Hazlewood, Robt. M.	Hazlewood Bros.	Millers and Grain Dealers	Clifford, Ont.
2056	Heath, Stuart	Robinson & Heath	Custom House Brokers	14 Melinda St.
419	Hedley, James		Editor "Monetary Times"	62 Church St.
1000	Hees, Geo. H.	Geo. H. Hees, Son & Co.	Window Shade Manufacturers, Upholstery, etc.	71 Bay St.
2057	Heintzman, Gerhard	Gerhard Heintzman Co., Ltd.	Piano Manufacturers	75 Sherbourne St.
60	Heintzman, H.	Heintzman & Co.	Piano Manufacturers	113, 117 King St. West.
303	Heintzman, Geo. C.			
*433	Henderson, John			159 Bloor St. East.
389	Henderson, Jos.	Bank of Toronto	Assist. Genl. Manager	60 Wellington St. East.
2058	Henderson, S. W.	Royal Grain Co.	Grain Merchants	Grain Exchange, Winnipeg.
1082	Henderson, W. R.	Davis & Henderson	Manufacturing Stationers	580 King St. West.
1943	Hendry, Geo. M.	The Steinberger, Hendry Co.	School Supplies	37 Richmond St. West.
1410	Herbert, F.H		Architect	9 Toronto St.
506	Hibner, D.	D. Hibner & Co.	Furniture Manufacturers	Berlin, Ont.
2059	Higel, Otto	The Otto Higel Co., Ltd.	Mfrs. Piano Actions	King & Bathurst Sts.
2060	Hobbs, Jno. W.	Consolidated Plate Glass Co.	Manager	73 Wellington St. West.
1499	Hobbs, W. R.	Plymouth Binder Twine Agency	President	Aberdeen Chambers.
1578	Hodgson, Wm. W.	Union Stock Yards	Manager	123 Roncesvalles Ave.
1944	Hogg, Albert O.	Hogg & Lytle, Ltd.	Grain and Seeds	Oakwood, Ont.
2061	Hogg, George H.			Port Hope, Ont.
847	Hogg, Wm. T.			Oakwood.
1945	Holden, John B.	Malone, Malone & Holden	Barristers-at-Law	59 Yonge St.
1176	Holland, F. M.	The Dom. Perm't. Loan Co.	Manager	12 King St. West.
2261	Hollinrake, Thos. A.	A. R. Williams Machy. Co., Ltd.	Vice-President	95 Front St. West.
1683	Hollwey, T. W.	Stinson & Hollwey	Real Estate Brokers	39-41 Victoria St.
1659	Home, Chas. M.		Wholesale Tailors' Trimmings	67 Bay St.
2235	Hooper, Samuel	Kyle & Hooper	Wholesale Grocery Brokers	27 Front St. East.
948	Hornibrook, John T.	The Brown Bros., Ltd.	Wholesale Mfg. Stationers	51-53 Wellington St. West.
1946	Horswell, Chas. M.	Riley & Co. (Montreal)	Marine Underwriters	311 Board of Trade Bldg.
1806	Horton, W. L.	Goderich Elevator & Transit Co., Ltd.	Manager	Goderich, Ont.
2062	Hortop, James A.	Moore & Hortop	Flour and Feed	152 Simcoe St.
1550	Hortop, James	J. & F. H. Hortop	Flour and Feed	444 Dufferin St.
1317	Hoskins, David, F.C.A		Chartered Accountant	27 Wellington St. East.
1363	Houston, Stewart F.	Massey Music Hall	Manager	Massey Hall.
1302	Howard, Lewis A.	R. H. Howard & Co.	Wines and Spirits	29 Front St. East.
1311	Howard, Willson S.			
1751	Howell, George A.	Grip, Ltd.	Manager	26 Adelaide St. West.
1697	Howie, N. A.	J. J. McLaughlin, Ltd.	General Manager	153 Sherbourne St.
125	Howland, Peleg	H. S. Howland, Sons & Co., Ltd.	Wholesale Hardware	138-140 Front St. West.
292	Howland, W.	H. S. Howland	Miller and Grain Dealer	Kleinburg, Ont.
1733	Howland, W. Ford		Architect	28 Toronto St.
1087	Howland, Geo. W.	The Graham Nail Works	Manufacturers of Nails	293 Dufferin St.

No.	Name.	Firm.	Business.	Location.
1947	Hume, John		Grain and Seeds	Port Hope, Ont.
412	Humphrey, F. W.		Wholesale Grocer	69 Front St. East.
611	Hunt, C. B.	Hunt Bros.	Millers	London, Ont.
612	Hunt, John I. A.			
2063	Husband, J. M.	Brownlow, Husband Co	Fruit	32 Church St.
1143	Hutchinson, A.	St. Lawrence Starch Co., Ltd.	Starch Manufacturers	Port Credit, Ont.
1105	Hutchison, R. B.	Hutchison & Co.	Wholesale Woollens	80 Bay St.
1721	Iler, Allan C.	McAlpin Tobacco Co.	Manager	187 Carlton St.
2162	Imrie, John	Imrie Printing Co., Ltd.	President	34 Church St.
58	Ince, W.	Perkins, Ince & Co.	Wholesale Grocers	43 Front St. East.
59	Ince, James			
64	Inglis, Robert	Bank of B. N. America	Manager	Yonge & Wellington Sts.
1648	Inglis, Wm.	Jno. Inglis Co., Ltd.	Manufacturers	14 Strachan Ave.
1667	Irish, Mark H.	Irish & Maulson	Insurance Brokers	20 Toronto St.
2257	Irving, John	Halton Cream & Butter Co.	Grain Dealers and Butter Mfgs.	Milton, Ont.
632	Irving, T. C.	The Bradstreet Co.	Gen. Mgr. Western Canada	Jordan & Melinda Sts.
1057	Irving, Geo. T.	The Irving Umbrella Co., Ltd	Umbrella Manufacturers	79-81-83 Wellington St. West.
1047	Ivey, A. M.	The Jno. D. Ivey Co., Ltd.	Wholesale Millinery and Fancy Dry Goods	74 Wellington St. West.
797	Ivey, Jno. D.			
1807	Ivey, P. D.			
1808	Jackman, Frank	St. Lawrence Market	Superintendent	264 Crawford St.
2064	Jacobi, Emil T.	Jacobi & Co.	Wholesale Leather	5 Wellington St. East.
86	Jaffray, R.	The Globe Ptg. Co.	President	44 Victoria St.
102	James, Eben		Apple Exporter	Room 103 Union Station.
124	James, Oscar S.		Mfg. Chemist and Analyst	227 George St.
1949	James, R. H.	Parry Sound Lumber Co., Ltd.	Accountant	Parry Sound, Ont.
2065	Jaques, C. A.	G. E. Jaques & Co.	Forwarders	Montreal, Que.
2163	Jaques, E. S.	The R. D. Martin Co.	Grain	Montreal, Que.
928	Jarvis, Æmilius	Æmilius Jarvis & Co.	Investment, Stock and Bond Brokers	McKinnon Bldg.
1503	Jarvis, F. C.	Homewood Sanitarium	Director	16 King St. West.
2245	Jellett, Morgan	Æmilius Jarvis & Co.	Bond Brokers	McKinnon Bldg.
1145	Jenkins, T.	Jenkins & Hardy	Accountants and Estate Ag'ts.	15½ Toronto St.
1013	Jephcott, Alfred	Dominion Paper Box Co.	Manager	469 & 483 King St. West.
1895	Johnson, F. W.	Lincoln Paper Mills Co.	Paper	108 Wellington St. West.
1332	Johnson, Jas. A.		Grain Merchant	Consecon, Ont.
1615	Johnston, A. T.	Dominion Oil Cloth Co.		2 & 4 Wellington St. East.
85	Johnston, Wm. R.	Wm. R. Johnston & Co.	Wholesale Clothing	Front & York Sts.

152	Jones, A. F.	Medland & Jones	Insurance Agents	Mail Bldg.
1690	Jones, Sidney	Jones Bros. & Co.	Manufacturers	29 Adelaide St. West.
1809	Jones, Thos. H.		Contractor	600 Manning Ave.
149	Jones, Hon. L. Melvin	Massey-Harris Co., Ltd.	President and Gen'l. Mgr.	915 King St. West.
1605	Jull, T. W.	M. Fisher, Sons & Co.	Dry Goods	84 Bay St.
949	Junkin, Jas. F.	Manufacturers Life Ins. Co.	Managing Director	McKinnon Bldg.
1810	Junor, William		China and Glass	88 King St. West.
950	Kantel, Emil A.	Fancy Goods Co. of Canada	Fancy Goods	6 May St., Rosedale.
*723	Kay, J. Bryce	Jno. Kay, Son & Co.	Carpet Dealers	36 King St. West.
1811	Kearns, Richard	New York Life	Manager	24 King St. West.
*254	Keith, Geo.		Seed Merchant	124 King St. East.
1950	Keith, Geo. A.		Seed Merchant	124 King St. East.
*863	Kemp, A. E., M.P.	Kemp Manufacturing Co.	Mfrs. of Sheet Metal Wares, etc.	Gerrard, River & Bell Sts.
951	Kemp, Wm. A.			
478	Kemp, J. C.	Bank of Commerce	Manager	King & Jordan Sts.
1951	Kennedy, David		Flour, Feed, Seed and Grain	Arthur, Ont.
1896	Kennedy, F. Judd	Smart Bag Co., Ltd.	Manufacturers	77 York St.
1688	Kennedy, S. R.	Kennedy Hardware Co.	Hardware	49 Colborne St.
983	Kennelly, A. D.	McClary Mfg. Co., Ltd.	Stoves, Tinware, etc.	177-179 King St. West.
*771	Kenny, J. J.	Western Assurance Co.	Managing Director	22 Wellington St. East.
1456	Kent, H. B.	B. & H. B. Kent	Jewellers	144 Yonge St.
1581	Kent, Jno. G.	Gowans, Kent & Co.	Whol. Crockery and Glassware	16 Front St. East.
1609	Kerr, J. M.	Beatty, Kerr & Verner, Ltd.	Wholesale Dry Goods	60 Wellington St. West.
454	Kilgour, Jos.	Kilgour Bros.	Mfrs. Paper Goods, etc.	21-23 Wellington St. West.
*453	Kilgour, R.		Manufacturer	144 Bloor St. East.
2068	Killer, Frederick	Gerhard Heintzman Co., Ltd.	Secy.-Treasurer	97 Yonge St.
1594	Kilvert, F. E.	Bank of Hamilton	Manager	34 Yonge St.
1553	King, Chas.	King Bros. Co., Ltd.	Tanners	Whitby, Ont.
1699	King, H. S.	Jos. King	Leather and Findings	25 Scott St.
1481	King, John S.	The J. D. King Co., Ltd.	Mfrs. Boots and Shoes	122 Wellington St. West.
561	Kinnear, Thos.	T. Kinnear & Co.	Wholesale Grocers	49 Front St. East.
775	Kirkland, Angus	Bank of Montreal	Manager	Front & Yonge Sts.
1952	Kirkpatrick, A. E.	United States Fidelity and Guaranty Co.	Manager for Canada	6 Colborne St.
1652	Kirkpatrick, A. M. M.	Wood & Kirkpatrick	Insurance	15 Wellington St. East.
1698	Kleiser, Albert		Jeweller	6 Wellington St. East.
1812	Klotz, E. W.		Wholesale Crockery and Glass	24 Wellington St. West.
1350	Knight, A. C.	Lever Bros., Ltd.	President	Eastern Ave.
1734	Knott, C. G.	Canada Screw Co.		69 Bay St.
*909	Knox, Jno.	Jno. Knox Co., Ltd.	President	Hamilton, Ont.
482	Kyle, Chas. E.		Manufacturers Agent	27 Front St. East.
2069	Kyles, John	Bull & Kyles	Barristers	18 Toronto St.
1016	Laidlaw, John B.	Norwich Union Fire Ins. Socy.	Manager for Canada	38 Wellington St. East.

No.	Name.	Firm.	Business.	Location.
110	Laidlaw, Robt.....	R. Laidlaw Lumber Co., Ltd..	Lumber.....	18 Toronto St.
2253	Lailey, Chas. E.....	.....	Accountant.....	18 Front St. East.
1547	Laird, Alexander.....	The Can. Bank of Commerce..	Asst. Genl. Manager.....	Bank of Commerce Bldg.
2070	Lalor, Jno. M.....	Joseph Simpson & Sons.....	Knitting Factory.....	8 Berkeley St.
1238	Lamb, J. J.....	.....	Tanner.....	Omemee, Ont.
761	Lang, Geo. C. H.....	The Lang Tanning Co., Ltd...	President.....	Berlin, Ont.
*749	Lang, J. W.....	.....	Commission Business.....	190 George St.
2071	Langley, Elliott.....	Maclure & Langley, Ltd.....	Importers and Exporters.....	154 Pearl St.
1651	Langlois, Herbert....	W. R. Johnston & Co.....	Wholesale Clothing.....	Front & York Sts.
1153	Langmuir, J.W.....	The Toronto Gen'l Trusts C'p'n.	Managing Director	Yonge & Colborne Sts.
1003	Langmuir, Matthew ..	M. Langmuir Mfg. Co., Ltd....	Mfrs. Trunks & Travelling Bags	800-820 King St. West.
1897	Langton, J. G.....	Crows Nest Coal.....	.....	24 King St. West.
1330	Larkin, Chas. A.....	.....	Wholesale Lumber.....	40 Confed. Life Bldg.
597	Laxton, Jno.....	Consumers Gas Co.....	.....	19 Toronto St.
1571	Leadlay, Percival.....	E. Leadlay & Co.....	Wool and Hides.....	87 Front St. East.
*826	Leckie, John.....	.....	Fishing & Yachting Supplies..	76 Wellington St. West.
674	Lee, A. Burdett.....	President, Rice Lewis & Son, Ltd.....	Wholesale & Retail Hardware.	30 King St. East.
985	Lee, Jos. R.....	.....	Druggist.....	409 King St. East.
1693	Lee, Thos. B.....	Who. Hardware & Metal Merch.	.....	Toronto.
336	Lee, Thomas H.....	The T. H. Lee & Sons Co., Ltd.	President.....	27 Wellington St. East.
2072	Leeson, Harry.....	Asher, Leeson & Co.....	Genl. Jobbers and Importers..	35 Jarvis St.
1953	Leighton, E. H.....	Imperial Export Co., Ltd.....	Exporters.....	54-58 Front St. West.
1439	Le Mesurier, G. G.....	Imperial Bank of Canada.....	Manager.....	Yonge & Queen Sts.
634	Lennox, E. J.....	.....	Architect.....	164 Bay St.
2164	Levetus, Hymen.....	H. Levetus & Co.....	Silverware and Sterling Silver.	57 King St. West.
2073	Lillie, John.....	.....	Manufacturers Agent	Empire Bldg.
678	Lindsay, J.....	.....	Grain Merchant.....	Orangeville, Ont.
2226	Locke, James T.....	.....	Real Estate.....	57 Victoria St.
1726	Lockhart, R. R.....	.....	Manufacturers Agent.....	31 Melinda St.
1954	Logan, Wm.....	The Davidson & Hay, Ltd....	Wholesale Grocers.....	36 Yonge St.
617	Long, Thomas.....	.....	.....	513 Jarvis St.
1955	Long, W. E.....	Credit Foncier F. C.....	Manager.....	73 Victoria St.
2074	Lorie, Solomon.....	Saunders, Lorie & Co.....	Mfg. Jewellers and Diamond Merchants.....	196-198 Adelaide St. West.
908	Love, Jas. L.....	W. D. Matthews & Co.....	Commission Merchants.....	305-308 Board of Trade Bldg.
2075	Love, John.....	Winnipeg Elevator Co.....	Grain Merchant.....	Grain Exchange, Winnipeg, Man.
42	Love, Robt. W.....	Love & Hamilton.....	General Insurance Agents.....	Scott & Colborne Sts.
1813	Lovering, W. J.....	.....	Wholesale Lumber.....	Room 112, Mail Bldg.

2076	Lowden, John	J. W. Lowden & Sons	Manufacturers Agents	83 King St. East.
1048	Lowndes, Chas. B.	Flett, Lowndes & Co., Ltd.	Whol. Trimmings, Linings and Buttons	144 Front St. West.
*324	Lowndes, Henry			
1750	Lowndes, J. Montgomery	Lowndes Clothing Co.	Manufacturers	144 Front St. West.
2165	Lugsdin, W. J.	Lugsdin & Francke	Furs	101 Yonge St.
2166	Lukes, Samuel		Miller	Bradford, Ont.
2227	Lukes, Samuel G.		Miller	Bradford, Ont.
2167	Lynch, T.	Allis, Chalmers & Bullock		Queen's Hotel.
1814	Lyon, R. A.	Imperial Bank of Canada	Bankers	Wellington St. East.
210	Lytle, Thomas A.	T. A. Lytle Co., Ltd.	Pickles, Jams & Jellies, etc.	128 Richmond St. West.
1815	Mabee, Robt. Y.		Grain Merchant	Vittoria, Ont.
1956	MacArthur, A. D.	A. D. MacArthur & Co.	Whol. Iron & Plumbers' Supplies	50 Colborne St.
405	Macdonald, John	John Macdonald & Co.	Importers Dry Goods	21, 23 Wellington St. East.
*260	Macdonald, Randolph	Manning & Macdonald	Contractors	22 Manning Arcade.
1957	Macdonell, A. McLean	Macdonell, McMaster & Geary	Barristers	51 Yonge St.
1661	Macfadden, Jas. A.	New York Life Assurance Co.	Life Insurance	Manning Arcade.
785	MacGregor, Marshall	Erie Railroad Co.	General Canadian Agents	Board of Trade Bldg.
2094	MacKay, A. B.	R. O. & A. B. MacKay	Vessel Owners	Hamilton, Ont.
*516	Mackay, D.	Gordon, Mackay & Co., Ltd.	Importers of Woollens	48 Front St. West.
1816	MacKay, John F.	Globe Printing Co., Ltd.	Business Manager	Toronto.
1106	Mackay, John		Public Accountant	7-9 King St. East.
1388	MacKenzie, E. D.	Pennsylvania Railroad Co.	Canadian Freight Agent	Union Station.
1398	Mackenzie, A. W.	Mackenzie, Mann & Co.	Purchasing Agent	Can. Nor. Ry. Chambers.
1689	Mackenzie, J. M.	Imperial Bank of Canada	Bankers	Wellington St. East.
1758	Mackenzie, J. Wm.	Maryland Casualty Co,	Manager	13-15 Wellington St. East.
1819	Mackenzie, M. A.	John Mackay & Co.	Actuary	7 & 9 King St. East.
*652	Mackenzie, Wm.	The Toronto Railway Co.	President	Church & King Sts.
1898	Mackenzie, W. A.	Æmelius Jarvis & Co.	Bond Brokers	McKinnon Bldg.
295	MacLaren, Jno. F.	Ogilvie Flour Mills Co., Ltd.		P.O. Box 158, City.
479	MacLean, Lt.-Col. J. Bayne	The MacLean Publishing Co.	Publishers of Trade Newspapers, Magazines, Technical and Scientific Books	232 McGill St., Montreal, P.Q.
1627	MacMahon, H. W.	John Leckie & Co.	Ship Chandlers	76 Wellington St. West.
1060	Madden, James T.	Wm. Ryan Co., Ltd.	Pork Packers & Com. Merch'ts.	70-72 Front St. East.
*401	Magann, G. P.		Contractor Railway Supplies	Rooms 7, 8, Henderson Block, 2 Queen St. East.
2077	Main, W. W.	Alex. Main & Son	Cordage Manufacturers	364 Mary st. Hamilton, Ont.
1958	Malcolm, A. G.	Gordon, Mackay & Co., Ltd	Wholesale Dry Goods	48 Front St. West.
1613	Mallison, Fred	Mallisons, Ltd., and Dominion Textile Co., Ltd.	Cotton Spinners	Wellington St. West.
432	Mallon, John		Cattle Dealer	690 Dundas St.
1160	Malone, Elias T.	Star Printing & Publishing Co.	President	591 Yonge St.

No.	Name.	Firm.	Business.	Location.
1312	Mann, D. D.....	Mackenzie, Mann & Co., Ltd..	Railway Contractors.....	Can. Nor. Ry. Bldg.
2170	Manning, James.....	Brereton & Manning.....	Wholesale Furs.....	59-61 Wellington St. West.
1498	Marks, Geo. T	Thomas Marks & Co.....	Real Estate and Investments.	Board of Trade Bldg.
2078	Marlatt, W. T.....\	The Marlatt & Armstrong Co.,		
148	Marlatt, C. G...../	Ltd.....	Tanners.....	Oakville, Ont.
765	Marriott, Chas.....	Geo. Goulding & Sons.....	Dry Goods and Millinery.....	55-57 Wellington St. West.
1746	Marshall, Edwin.....	Excelsior Life Ins. Co.....	General Manager.....	26 Isabella St.
1818	Marshall, Kenric R..\	The Standard Fuel Co.....	{Vice-President.....\	58 King St. East.
745	Marshall, Noel...../		\Vice-President and Manager/	
873	Marshall, T.....	.....	Wholesale Jeweller.....	78 Gloucester St.
1565	Marshall, W. J.....	Rutherford, Marshall & Co....	Produce Merchants.....	68 Front St. East.
258	Marter, G. F.....	G. F. Marter & Son.....	City Agents London and Lan. Fire Ins. Co.....	Confederation Life Bldg.
1639	Martin, Norman L....	N. L. Martin & Co.....	Assignees, etc.....	64 Wellington St. West.
835	Martin, Thos., M.P...	Martin Bros.....	Millers and Grain Dealers.....	Mount Forest, Ont.
2079	Martin, William.....	Aikenhead Hardware, Ltd.....	Hardware.....	19 Temperance St.
524	Mason, Lt.-Col. Jas...	Home Bank.....	General Manager.....	King St. West.
1570	Mason, J. Cooper.....	Home Bank.....	Manager.....	King St. West.
253	Mason, J. Herbert....	The Canada Permanent Mortgage Corporation.....	1st Vice-President & Chairman	14-20 Toronto St.
1819	Mason, P. L.....	P. L. Mason & Co.....	Commission Merchants.....	50 Front St. East.
1736	Mason, T. H.....	Mason & Shaw.....	Insurance Brokers.....	38 Wellington St. East.
1517	Mason, T. G.....	The Mason & Risch Piano Co., Ltd.....	Pianos & Musical Instruments.	32 King St. West.
320	Massey, C. D.....	Massey-Harris Co., Ltd.....	Honorary President.....	King & Massey Sts.
1585	Mathews, A. E.....	J. F. Taylor & Co.....	Grain Merchants.....	Board of Trade Bldg.
31	Mathews, J. T.....	.....	Vessel Owner.....	703-4 Board of Trade Bldg.
1959	Matthews, A. M.....	Matthews Bros., Ltd.....	Manufacturers.....	788 Dundas St.
417	Matthews, W. C.....	R. G. Dun & Co.....	General Merchants.....	70 Bay St.
*30	Matthews, W. D.....	W. D. Matthews & Co.....	Grain Merchants.....	305-308 Board of Trade Bldg.
1548	Matthews, W. L.....	Canada Malting Co.....	Maltsters.....	Board of Trade Bldg.
255	May, Samuel.....	.....	Billiard Table Manufacturer...	102-104 Adelaide St. West.
1960	Maybee, E.....	Maybee, Wilson & Hall.....	Cattle Dealers.....	Western Cattle Market.
2080	Mecklenburg, Moritz..	Norris & Co.....	Grain.....	61 Board of Trade Bldg., Chicago, Ill.
153	Medland, W. A.....	Medland & Jones.....	General Agent Scottish Union and National Fire Ins. Co...	Mail Bldg.
1556	Meek, Chas. S.....	S. H. & M. Co., Ltd	Mfrs. of Silk Petticoats, Ladies' Belts and Neckwear.....	144 Front St. West.
504	Melady, John.....	Melady & Co.....	Grain Merchants.....	409-412 Board of Trade Bldg.

1233	Melady, J. T.	.....	Grain	512 Board of Trade Bldg.
2081	Meldrum, G. H.	Can. Tin Plate & Sheet Steel Co.	President	Montreal, Que.
2082	Meredith, Charles H.	The Stewart Co., Ltd.	Manufacturers	Adelaide & Duncan Sts.
1900	Meredith, Thomas	Thos. Meredith & Co.	Hardware	156 King St. East.
2083	Merrick, W. T.	Rose & Laflamme	Commercial Agents	501 Board of Trade Bldg.
1821	Merritt, Thomas	Mutual Life Ins. of N.Y.	Manager	31-33 Can. Bank of Com. Bldg.
1827	Merson, G. O.	.....	Chartered Accountant	Suite I., Confederation Life Bldg.
2171	Metcalf, H. D.	Henry D. Metcalf & Co., Ltd.	Grain Exporters	Board of Trade Bldg., Montreal, Que.
1961	Meyer, George W.	New York Life Ins. Co.	Insurance	24 King St. West.
1564	Meyers, J. S.	The Meyers Milling Co.	Millers	Listowel, Ont.
*263	Michie, J. F.	Michie & Co.	Wine Merchants	7 King St. West.
1820	Mickleborough, J. W.	Mickleborough, Muldrew & Co.	Wholesale Woollens	Front St. West.
*277	Miller, John B.	Parry Sound Lumber Co.	President	Home Life Bldg.
1477	Miller, F. C.	Miller Bros.	Florists	Bracondale, Ont.
1823	Miller, N. R.	Lister & Co., Ltd.	Manufacturing Agents	29-33 Melinda St.
1773	Miller, P. R.	.....	Flour	Board of Trade Bldg.
*778	Millichamp, R.	.....	.....	McKinnon Bldg.
1704	Millichamp, R. W.	.....	Manufacturers Agent	53 Harvard Ave.
1963	Millman, W. H.	W. H. Millman & Sons	Wholesale Grocery Brokers	27 Front St. East.
1901	Mills, Jesse S.	The Mutual Life of Canada	Life Insurance	16 King St. West.
1822	Milne, W. G.	Alex. Cavanagh	Grain	505 Board of Trade Bldg.
646	Milner, Wm. E.	.....	General Merchant	Brampton, Ont.
2084	Milnes, J. H.	The Milnes Coal Co., Ltd.	Coal Dealers	79 King St. East.
1730	Minton, Thos. S.	Atlas Insurance Co.	Insurance Agents	14 Richmond St. East.
1824	Mitchell, Joseph L.	.....	Stockbroker	21 Melinda St.
1902	Mitchell, T. A.	Denton, Mitchell & Duncan	Wholesale Dry Goods	79 Wellington St. West.
2172	Mitchener, J. G.	The T. G. Mitchener Co.	Mantles and Costumes	202 King St. West.
1134	Moffat, W.	Imperial Bank of Canada	Inspector	Wellington St. East.
1741	Monkhouse, B. L.	Munderlot & Co.	Manufacturers Agents	McKinnon Bldg.
1573	Monypenny, J.	Monypenny Bros. & Co.	Wholesale Dry Goods	70 Bay St.
296	Moore, Hugh	Crane & Baird	Accountants	3rd Floor, Board of Trade Bldg.
*760	Moore, S. J.	The Carter Crume Co., Ltd.	Check Book Mfrs.	Spadina Crescent.
1825	Moore, Thomas	Montreal Rolling Mills Co.	Metals	18 Toronto St.
1903	Moore, W. T.	Georgian Bay Milling & Power Co., Ltd.	Grain and Flour	Meaford, Ont.
925	Morang, George N.	Morang & Co., Ltd.	Publishers	90 Wellington St. West.
988	Moreland, A. J.	The China & Japan Silk Co., Ltd.	President	60 Yonge St.
1282	Morrice, Arthur A.	D. Morrice, Sons & Co.	Manufacturers Agents	15 Wellington St. West.
2085	Morris, A. V.	Belfour & Morris.	Silk Manufacturers Agents	18 Cheapside, London, E.C., Eng.
1129	Morris, Massey	Canadian Bank of Commerce	Assistant Manager	King St. West.
2230	Morrison, Chas. E.	The James Morrison Brass Mfg. Co., Limited	Manufacturers	93-97 Adelaide St. West.
*235	Morrison, James			

No.	Name.	Firm.	Business.	Location.
*817	Morrison, J. L.....	.....	Merchant	117 Wellington St. West.
1826	Morrow, G. A.....	Central Canada Loan Savings Co.....	Assistant Manager.....	26 King St. East.
1641	Morson, W. R.....	Morson, Jones & Co.....	Manufacturers Agents.....	Empire Bldg.
1297	Mortimer, Thos.....	.....	Manufacturers Agent.....	11 Front St. East.
1828	Moyes, Jno. W.....	.....	Consulting Engineer.....	Deer Park P.O.
1561	Moysey, A. B.....	J. C. McKeggie & Co.....	Grain Merchants.....	Board of Trade Bldg.
2086	Muir, R.....	Muir & Co.....	Grain Merchants.....	Grain Exchange, Winnipeg,
1520	Muirhead, Andrew....	.....	Paints, Oils and Varnishes....	82 Bay St.
*640	Muldrew, John.....	Mickleborough, Muldrew & Co.	Importers of Dry Goods.....	58 Front St. West.
1273	Muller, Geo. W.....	C. W. Muller.....	Whol. & Retail Cigar Merchant	9 King St. West.
2241	Mulqueen, P. J.....	Spilling Bros.....	Cigar Manufacturers.....	137 Jarvis St.
1960	Munro, Hugh.....	The Oliver Lumber Co. of Toronto, Ltd.....	Wholesale Lumber.....	65 Canada Life Bldg.
1107	Munroe, Edwin S.....	Wilson, Munroe & Co.....	Whol. Paper Dealers & Bookbinders' Supplies.....	106-8 York St.
1	Muntz, G. H.....	Muntz & Beatty.....	Resident Fire Ins. Agents.....	Temple Bldg.
1729	Murphy, Joseph.....	New York Underwriters' Agency.....	Fire Insurance.....	16 Wellington St. East.
1654	Murray, Major J. A...	W. A. Murray & Co.....	Dry Goods.....	King St. East.
1663	Musgrave, Edward....	.....	Manufacturers Agent.....	28 Wellington St. West.
2250	Musson, George.....	Geo. Musson & Co.....	Com. Merchants and Brokers..	50 Front St. East.
1766	McAnish, Daniel T....	D. T. McAnish & Co.....	Publishers.....	123 Bay St.
2087	McBean, Athol.....	Bruce, McBean & Co.....	Grain Brokers.....	Grain Exchange, Winnipeg, Man
1770	McBean, A. A. O.....	.....	Grain Merchant.....	511 Board of Trade Bldg.
1965	McBean, Bruce.....	Bruce McBean & Co.....	Grain Brokers.....	Grain Exchange, Winnipeg.
290	McBean, Fred. J.....	F. J. McBean & Co.....	Grain Merchants.....	505-506 Board of Trade Bldg.
2089	McBean, H. M.....	McBean Bros.....	Grain Merchants.....	Grain Exchange, Winnipeg, Man
2088	McBean, W. D.....			
1554	McBride, Isaac.....	.....	Grain.....	King, Ont.
755	McCallum, C. J.....	.....	Commission Merchant.....	Peterboro, Ont.
1966	McCallum, Duncan J..	Seaforth Milling Co.....	Millers and Grain Dealers.....	Seaforth, Ont.
1535	McCann, Wm.....	The McCann Milling Co.....	.....	192 King St. East.
1710	McCarter, J. B.....	Empire Whitewear Co., Ltd...	Manufacturing.....	King & John Sts.
2090	McCarthy, Thos. A....	A. W. Wilkinson.....	Manager.....	Barrie, Ont.
1084	McCausland, Robert..	Robert McCausland, Ltd.....	Memorial Stained Glass Windows, Art Glass for Dwellings and Public Buildings.	86 Wellington St. West.
1606	McCausland, W. M....	Continental Costume Co.....	Manufacturers.....	79-83 Wellington St. West.

1774	McClung, Jas. E.....	McClung & Burns.....	Commission Merchants.....	117 Wellington St. West.
122	McColl, J. B.....	McColl Bros. & Co.....	Oil Merchants.....	474 Gerrard St. East.
2168	McConkey, Thos. G...	North American Life.....	Insurance.....	116 King St. West.
626	McCormack, R. L.....	Conger Coal Co., Ltd.....	Secretary.....	6 King St. East.
121	McCuaig, J.....	.....	Commission Merchant.....	Board of Trade Bldg.
1242	McCulloch, S.....	.....	Grain Merchant.....	Dundalk, Ont.
1830	McCurrah, John.....	The Consolidated Cloak Co., Ltd.....	Manufacturers.....	142-144 Front St. West.
1756	McCutcheon, Jas. K...	Home Life Ins. Co.....	Insurance Manager.....	Home Life Bldg.
1150	McDonald, C. S.....	McDonald & Wilison.....	Hardware Merchants.....	187 Yonge St.
1582	McDonald, David.....	McDonald & Maybee.....	Live Stock Agents.....	Western Cattle Market.
2228	McDougald, A. W.....	Glengarry Mills, Ltd.....	Flour and Feed Milling.....	Alexandria, Ont.
150	McFall, Arthur A.....	.....	Miller and Grain Merchant....	Bolton, Ont.
1599	McGaw, C. A.....	Lake Huron & Manitoba Milling Co., Ltd.....	Flour Milling.....	27 Wellington St. East
1124	McGee, Harry.....	The T. Eaton Co., Ltd.....	Dry Goods, etc.....	190 Yonge St.
901	McGill, Chas.....	Ontario Bank.....	General Manager.....	Scott St.
872	McGillivray, John A., K.C.....	.....	Insurance.....	Temple Bldg.
1510	McGillivray, M. W....	"The Montreal Star".....	Publishing.....	76 King St. West.
2091	McGregor, John H....	J. H. McGregor & Co.....	Hay and Grain.....	101 Baldwin St.
1063	McIndoe, R. S.....	.....	Commission Merchant.....	120 Church St.
2092	McIntosh, A. K.....	Messrs. P. McIntosh & Son....	Traveller.....	32 Earl St.
1234	McIntosh, Reginald K.	P. McIntosh & Sons.....	Grain, Cereals & Oatmeal Mfrs.	109-111 Cottingham St.
314	McIntosh, W. D.....	.....	Flour Merchant.....	56 Grenville St.
1712	McIntosh, W. D., Jr..	D. Morrice, Sons & Co.....	.....	80 Bay St.
2093	McIntyre, William....	J. McIntyre & Sons.....	Grain Merchants.....	Grand Valley, Ont.
1122	McKay, D. H.....	The Universal Knitting Co., Ltd.....	President & Managing Director	80-82 Wellington St. West.
1724	McKee, John A.....	Dodds Medicine Co.....	.....	72 Bay St.
244	McKeggie, J. C.....	.....	Grain Merchant.....	Board of Trade Bldg.
1831	McKendry, J. N.....	McKendrys, Ltd.....	Retail Millinery.....	226-228 Yonge St.
2095	McKinnon, D. L.....	.....	.....	Sudbury, Ont.
*560	McKinnon, J. H.....	Northrop & Lyman Co.....	Wholesale Druggists.....	86-88 Richmond St. West.
*562	McKinnon, S. F.....	.....	.....	McKinnon Bldg.
1676	McLaren, J. A.....	McLaren & Dallas.....	Boots and Shoes.....	30 Front St. West.
2096	McLaughlin, Frank...	The J. F. McLaughlin Co., Ltd.	Real Estate Brokers.....	22 Victoria St.
2097	McLaughlin, H. D.....	McLaughlin & Elles.....	Grain Merchants.....	Grain Exchange, Winnipeg.
2098	McLaughlin, Jas. F...	The J. F. McLaughlin Co., Ltd.	Real Estate Agents.....	22 Victoria St.
*649	McLaughlin, M.....	.....	.....	478 Huron St.
2099	McLean, Ernest L.....	Szeliski & McLean.....	Insurance Brokers.....	22 Toronto St.
2229	McLean, Robt. T.....	R. G. McLean.....	Printers.....	26 Lombard St.
2225	McLeod, A. C.....	McLeod Milling Co.....	Millers.....	Stratford, Ont.
2100	McLeod, George.....	McLeod & Allen.....	Publishers.....	31 Melinda St.
990	McMahon, Frank.....	.....	.....	52 Victoria St.

No.	Name.	Firm.	Business.	Location.
895	McMahon, John S.....	McMahon, Broadfield & Co....	Wholesale Crockery, etc.....	38 Adelaide St. West.
1757	McMaster, A. C.....	McDonnell, McMaster & Geary	.....	51 Yonge St.
*838	McMaster, J. Short...	.....	.....	Sussex Court.
705	McMichael, Alex.	The Jas. Robertson Co., Ltd.	Vice-President	265 King St. West.
2169	McMichael, Isaac.....	G.N.W. Telegraph Co.....	General Manager.....	17 Wellington St. East.
1540	McMichael, Peter.....	Dom. Radiator Co., Ltd.....	Radiator Manufacturers.....	340 Dufferin St.
926	McMichael, S.W., I.S.C.	.....	Chief Inspector of Customs....	Custom House.
1829	McMillan, H. T.....	Standard Bank.....	.....	16 Wellington St. West.
1962	McMillan, Thos.....	A. Ansley & Co.....	.....	52 Wellington St. West.
456	McMurrich, Geo.....	.....	Insurance.....	4 Leader Lane.
434	McNairn, Samuel.....	.....	Grain and Commission.....	Scott & Colborne Sts.
1899	McNaught, Chas.Boyd	Shaw & McNaught	Insurance.....	9 Toronto St.
*833	McNaught, W. K.....	American Watch Case Co.....	President & Managing Director	511 King St. West.
1133	McQuay, Geo.....	.....	Tanner.....	Owen Sound, Ont.
1630	McQuillan, Thos.....	Dominion Textile Co.....	.....	1 Wellington St. West.
1967	McTaggert, Wm.....	Gordon, Mackay & Co., Ltd...	Wholesale Dry Goods.....	48 Front St. West.
294	Nairn, Alex.....	.....	Contractor.....	415 Jarvis St.
1832	Nasmith, John.....	The Nasmith Co.....	.....	66 Jarvis St.
*538	Nasmith, J. D.....		.....	Adelaide & Jarvis Sts.
1748	Neely, Chas. H.....	Ocean Acci. & Guarantee Corp., Ltd., London, England.....	Insurance.....	Confederation Life Bldg.
1904	Neill, Wm. G.....	Standard Bank.....	Manager.....	Consecon, Ont.
238	Nelles, R. L.....	G.T.R.....	Local Freight Agent.....	G.T.R. Offices, Simcoe St.
2073	Nerlich, Emil.....	Nerlich & Co.....	Wholesale Fancy Goods.....	146-148 Front St. West.
1536	Nerlich, Henry.....			
1868	Nerlich, Hermann...			
1833	Nesbitt, Sam'l Sproule	The S. S. Nesbitt Co.....	Promoters, Brokers, and Fiscal Agents.....	Suite I, Conf'd'n. Life Bldg.
1411	Newsome, W. H.....	Newsome & Gilbert.....	Legal Stationers & Typewriters	78 King St. West.
1905	Nichol, William J.....	W. J. Nichol & Co.....	Oils, etc.....	Front & Scott Sts.
*56	Nicholls, Frederic...	Canada Genl. Elec. Co., Ltd...	2nd VicePres. & Gen. Electric	
1305	Nicholls, H. G.....		Manager.....	14-16 King St. East.
1294	Nisbet, R. A.....	Nisbet & Auld.....	Woollens.....	34 Wellington St. West
1969	Nixon, Wm. E.....	W. E. Nixon & Co.....	Commission Merchants.....	19 Melinda St.
1354	Noble, Alex. L.....	R. Noble.....	Grain and Flour.....	Norval, Ont.
340	Noble, R.....	"	Miller.....	"
215	Nordheimer, Albert....	The Nordheimer Piano and Music Co., Ltd.....	Piano Manufacturers.....	15 King St. East.
2002	Norman, Thomas.....	.....	Manufacturers Agent	62 Yonge St.

1616	Norrie, E. J. C.	G. D. Ross & Co.	Manufacturers Agents	72 Bay St.
2001	Norris, James	Norris & Co.	Grain	61 Board of Trade, Chicago.
*120	Northcote, Reginald		Hops and Brewers' Supplies	28 Wellington St. East.
1515	Northway, J. A.	John Northway & Son, Ltd.	Cloaks, Suits, etc.	91 Wellington St. West.
438	Nourse, C. E.	C. E. Nourse & Co.	Grain Merchants	504½ Board of Trade Bldg.
1472	O'Brien, Daniel	O'Brien	Ladies' Tailor	73 King St. West.
1551	O'Grady, G. de C.	Crown Bank of Canada	General Manager	34 King St. West.
907	O'Hara, Henry	H. O'Hara & Co.	Stock and Debenture Brokers	30 Toronto St.
112	O'Keefe, E.	The O'Keefe Brewery Co. of Toronto, Ltd.	Brewers and Maltsters	9-17 Gould St.
*51	Oliver, Joseph	Oliver Lumber Co. of Toronto	Wholesale Lumber	34 Canada Life Bldg.
2003	Ormsby, A. B.	A. B. Ormsby, Ltd.	Manufacturers	165 Queen St. East.
2249	Ormsby, C.	C. Ormsby & Co.	Galvanized Iron Works	58 Richmond St. West
1696	Ormsby, Jno. T.	Burnett, Ormsby & Clapp	Insurance Brokers	7 Melinda St.
1424	Oronhyatekha	I.O.F.	Fraternal Benefit Society	Temple Bldg.
2174	Orr, Dr. J. O.	Canadian National Exhibition	Manager and Secy	City Hall.
633	Osborne, James Kerr	Massey-Harris Co., Ltd.	Mfrs. of Agricultural Implem's.	Cor. Massey & King Sts.
*559	Osler, E. B., M.P.	Osler & Hammond	Brokers	Jordan & Melinda Sts.
2004	Osler, F. Gordon	Osler & Hammond	Stockbrokers	Jordan St.
1834	Overend, M. A.	Dominion Line S.S.	Western Freight Agent	28 Wellington St. East.
1569	Owen, L. C.	Bank of Ottawa	Manager	King Edward Hotel Bldg.

1835	Palmer, Ernest H.	Toronto Type Foundry Co., Ltd.	Printers' Machinery	70 York St.
2005	Palmer, John Christie			
896	Palmer, John J.			
2006	Park, Alexander	Park & Thompson	Provision Merchants	159 King St. East.
1762	Parke, Wm.	Robt. Henderson & Co.	Manufacturers	28 Wellington St. West.
2240	Parker, A. D.	F. J. Smith & Co.	Real Estate	61 Victoria St.
2107	Parker, Wm. G.	Traders Fire Ins. Co.	Manager	28 Wellington St. East.
201	Parker, R.	Parker's Dye Works	Dyeing and Finishers	791 Yonge St.
2108	Parrish, W. L.	Parrish & Lindsay	Grain Dealers	Winnipeg, Man.
2109	Parsons, W. G.	C. Parsons & Sons, Ltd.	Leather Merchants	79 Front St. East.
1065	Paterson, J. H.	Toronto Hardware Mfg. Co.	Plumbers' Supplies	402 Dufferin St.
1836	Paterson, Noble L.	The Paterson Mfg. Co., Ltd.	Manufacturers	361 King St. East.
*721	Patterson, R. L.	Miller & Richard	Type Founders	7 Jordan st.
1837	Paton, John	Toronto Genl. Trusts Corporation	Real Estate Department	57 Yonge St.
1906	Patrick, W. G.	W. G. Patrick Co.	Importers	29 Melinda St.
1258	Peacey, A. G.	Minerva Mfg. Co.	Mfrs. Whitewear	12 Front St. West.
1838	Peacock, Edward	Dominion Securities Corporation	Manager	21 King St. East.
1235	Pearce, A. V.	Cole & Pearce	Grain	412-13 Board of Trade Bldg.
1839	Pearce, Chas. T.	The News Publishing Co.	Business Manager	Yonge St.
1189	Pearcy, Sanderson	Sanderson Pearcy & Co.	Wholesale Paints, Oils, &c.	61 65 Adelaide St. West.

No.	Name.	Firm.	Business.	Location.
2175	Pearson, John	Employers' Liability Co		Temple Building.
2	Pearson, W. H.	Consumers Gas Co	General Manager and Secy	19 Toronto St.
1840	Pearson, W. H., Jr.	"	Gas Engineer	"
1841	Peer, John A.	J. A. Peer & Co.	Wholesale Flour and Feed	131 Front St. East.
*90	Pellatt, Sir Henry M.	Pellatt & Pellatt	Brokers	36 King St. East.
*726	Pender, D. A.		Accountant	Merchants Bk. Bldg., Winnipeg, Man.
1842	Pentecost, R. W.	W. R. Brock & Co., Ltd.	Wholesale Dry Goods	Bay & Wellington Sts.
1442	Pepall, Geo.	National Desp. Co., G.E. Line.	Canadian Freight Agent	309 Union Station.
1732	Pepall, Wm. E.	Canadian Underskirt Co.		42 Adelaide St. West.
1388	Pepler, Arthur	Dominion Bank	Assistant Manager	King & Yonge Sts.
806	Perine, E. G.	M. B. Perine & Co.	Mfrs. of Twine and Cordage	Doon, Ont.
2176	Perkins, Erickson	Spaders & Perkins	Brokers & Bankers	Rochester, N.Y.
1970	Perry, Geo. D.	Imperial Carpet Co.		60 Front St. West.
1625	Peters, J. Henry	J. Henry Peters Co.	General Textile Smallwares	Mincing Lane.
1177	Petrie, H. W.		Machinery, New & Second-hand	141-145 Front St. West.
1843	Peuchen, A. G.	Standard Chemical Co.	President	Manning Chambers.
2110	Pfeffer, John	Pfeffer Bros.	Mfrs. Flour and Feed	Milverton, Ont.
*318	Phillips, F. J.	Cobban Mfg. Co., Ltd.	Mfrs. Mouldings, Mirror Plates, etc.	Cor Lake & Lorne Sts.
1425	Phillips, Wm.	Can. Northern Railway Co.	General Eastern Agent	C. N. R. Chambers,
1971	Pike, W. S. C.	John L. Leckie, Ltd.		76 Wellington St. West.
779	Piper, E. S.	N. L. Piper Ry. Supply Co.	Mfrs. Railway Supplies	314 Front St. West.
1844	Pipon, Chas. A.	White Star Line	Agent	King Edward Hotel Bldg.
2177	Phin, John A.	American Chicle Co.	Mfrs. Chewing Gum	Logan Ave.
889	Playfair, James		Lumber Merchant	Midland, Ont.
1360	Plewes, D.		Flour and Grain Merchant	406 Board of Trade Bldg.
1524	Plummer, Frank	Can. Lake & Ocean Navigation Co.	Secretary-Treasurer	32 Adelaide St. East.
882	Plummer, J. H.	Dom. Iron & Steel Co.	President	Sydney, N.S.
184	Polson, F. B.	The Polson Iron Works Co.		Esplanade St. East.
1271	Poole, Arthur	Carswell Co., Ltd.	Law Booksellers	1302 King St. West.
1469	Poole, J. A. C.	The China & Japan Silk Co., Ltd.	Director	60 Yonge St.
958	Porter, John S.	The Wm. Davies Co., Ltd.	Pork Packers	24 Queen St. West.
1496	Porter, F. R.	Grand Trunk Railway	Asst. Foreign Freight Agent	Union Station.
1976	Potter, Chas. E.	City Dairy Co., Ltd.	Manager	Spadina Crescent.
1907	Powers, Bruce W.		Grain, Seeds and Coal	Trenton, Ont.
1845	Powis, Crawford W.	Anderson, Powis & Co.	Grocery Brokers	15 Wellington St. East.
2049	Preen, G. Percy.	Brinton Carpet Co	Carpet Manufacturers	Peterboro, Ont.

1972	Price, R. N.	Jno. Campbell Co., Ltd.	Millers	St. Thomas, Ont.
1973	Price, Thomas	S. Price & Son, Ltd	President Dairy Co	212 King St. East.
1490	Pringle, Jas., Jr.	Hodd & Cullen Mill Co., Ltd.	Flour Millers	Stratford, Ont.
1974	Prisley, Arthur F.	J. B. Harris & Co.	Manufacturers of Glue	Danforth Ave.
1975	Provan, Alexander		Grocer	134 King St. East.
*480	Pugsley, John	Pugsley, Dingman & Co.	Soap Manufacturers	Confederation Life Bldg.
2111	Purkis Chas. J.	Caulfeild, Burns & Gibson	Whol. Men's Furnishings	18 Wellington St. West.
1977	Purvis, Jas. M.		Cotton Manufacturer	84 Don Esplanade
433	Quintal, Jos.	Quintal & Lynch	Hay, Feed and Grain Merchants	29 McGill St., Montreal, P.Q.
1978	Radcliff, W. E.	Henry Disston & Sons, Ltd	Saw Manufacturers	110-112 Adelaide St. East.
1687	Ralston, Albert J.	National Life Ass. Co. of Canada	Managing Director	Toronto & Adelaide Sts.
2112	Ratcliff, Fred. L.	Douglas & Ratcliff, Ltd.	Wholesale Paper	30 West Market St.
2237	Ratz, A. E.	Tavistock Milling Co	Flour Millers	Tavistock, Ont.
2113	Raymo, W. A.	Burnett, Ormsby & Clapp	Insurance Brokers	7 Melinda St.
1908	Rea, A. E.	A. E. Rea & Co.	Manufacturers	97 Spadina Ave.
2178	Read, A. F.	G.T.R.	Foreign Freight Agent	Montreal, Que.
1909	Reaves, Campbell	The John Inglis Co., Ltd.	Manufacturers	14 Strachan Ave.
1590	Reed, J. Carl	J. B. Reed & Sons	Insurance	51 Yonge St.
1255	Reid, Alexander T.	Featherbone Novelry Co., Ltd.		266-274 King St. West.
2231	Reid, Chas.	S. F. McKinnon & Co., Ltd.	Wholesale Millinery	McKinnon Bldg.
1846	Reid, George B.	Ontario Paper Box Mfg. Co.	Paper Box Manufacturers	176 Richmond St. West.
302	Reid, George P.	United Empire Bank of Canada	General Manager	Board of Trade Bldg.
1847	Reid, John Young	The Toronto General Trusts Co	Secretary	59 Yonge St.
1053	Reinhardt, Lothar	Reinhardt & Co.	Brewers	2-22 Mark St.
1850	Renfrew, Allan E.	Holt, Renfrew	Hatters and Furriers	5 King St. East.
1848	Rennie, Robert	Wm. Rennie Co., Ltd	Seed Merchants	136 Adelaide St. East.
1849	Rennie, Thomas			
2179	Reynolds, G. N.	G. N. Reynolds & Co.	Contractors & Mfrs. Agents	5 Wellington St. East.
1979	Rice, H. L.	G. Carter, Sons & Co.	Millers	St. Mary's, Ont.
1417	Rice, O. F.	Imperial Bank of Canada	Manager	28 Wellington St. East.
2256	Rice, R. B.	Featherbone Novelry Co., Ltd.		King St. West.
1851	Richards, John E.		General Merchant	Dundalk, Ont.
1147	Richardson, H. A.	Bank of Nova Scotia	Manager	46 King St. West.
1980	Richardson, H. N.	James Richardson & Sons	Grain	Kingston, Ont.
1981	Richardson, James A.			
1852	Richardson, T. D.		Fire Insurance	16 Wellington St. East.
1982	Riches, Chas. H.		Patent Attorney	Canada Life Bldg.
2114	Richmond, Henry J.	Richmond & Templeton	Insurance	32 Adelaide St. East.
1108	Riddell, Matthew	Hart & Riddell	Manufacturing Stationers	40 Wellington St. East.
1775	Ridley, J. S. M.	John Underwood & Co.	Manager	90 Richmond St. East.
1449	Ridout, D. K.	Ridout & Strickland	General Ins. Agts	59 Victoria St.

No.	Name.	Firm.	Business.	Location.
1740	Ridout, George.....	George Ridout & Co.....	Commission Merchant.....	77 York St.
2180	Riky, R. A.....	E. Berwick & Co.....	Grain.....	Shelburne, Ont.
1326	Ritchie, Fred. A.....	Ritchie & Ramsay.....	Card and Paper Manufacturers	84 Wellington St. West.
1493	Roach, J. M.....	.....	Flour, Feed, Seeds, Grain, Flax Milling.....	Arthur, Ont.
1074	Robb, Geo. C.....	Boiler Inspection & Ins. Co....	Boiler Inspection & Consulting Engineer.....	Room 50, Canada Life Bldg.
332	Robertson, J. Ross...	.....	Proprietor "Evening Telegram".....	Bay & Melinda Sts.
746	Robertson, T.....	Robertson Bros.....	Mfrs. of Confectionery.....	87 Queen St. East.
1269	Robertson, Wm.....			
1596	Robins, F. B.....	.....	Real Estate.....	52 Victoria St.
1009	Rochereau, de la Sabliere, Chas.....	Gendron Mfg. Co., Ltd.....	Manager.....	137 Duchess St.
1765	Roddy, Chas.....	.....	Printing.....	44 Lombard St.
1066	Rodger, Alex. F.....	The Irving Umbrella Co., Ltd.	Umbrella Manufacturers.....	79-83 Wellington St. West.
1665	Roessel, M. L.....	Louis Roessel & Co.....	Silks.....	58-60 Wellington St. West.
2115	Roether, Sam'l.....	Prime & Rankin, Ltd.....	Wholesale Dry Goods.....	74 York St.
1727	Rogers, Alfred.....	Elias Rogers & Co., Ltd.....	Coal and Wood.....	3 King St. East.
473	Rogers, Albert S.....	The Queen City Oil Co., Ltd...	Oil Merchants.....	King & Yonge Sts.
*526	Rogers, Elias.....	The Elias Rogers Co., Ltd.....	Coal Merchants.....	3 King St. East.
1738	Rogers, John.....			
1637	Roger, F. P.....	.....	Manufacturers Agent	Empire Building.
1385	Rolph, F. A.....	Rolph & Clark, Ltd.....	Engravers and Lithographers.	Simcoe & Pearl Sts.
485	Roper, Fred.....	Dominion Telegraph Co.....	Sec.-Treas. (Pub. Accountant).	58 Front St. West.
1763	Rose, Geo. M.....	The Hunter, Rose Co., Ltd....	Printers and Bookbinders.....	Temple Bldg.
2116	Ross, Charles A.....	The Dominion Bank.....	Manager, City Hall Branch...	Toronto.
1853	Ross, Fred. H.....	Fred. H. Ross & Co.....	Insurance Brokers.....	39 Adelaide St. East.
1854	Ross, J. L.....	Pease Foundry Co., Ltd.	Secretary.....	193 Queen St. East.
815	Ross, W.....	A. Ross & Sons.....	General Merchants and Grain Dealers.....	Port Perry, Ont.
1521	Ross, W. D.....	The Metropolitan Bank.....	General Manager.....	7 King St. West.
2117	Roxburgh, John E....	Roxburgh & Son.....	Grain Merchants.....	Norwood, Ont.
1855	Rubery, T. W.....	Tollock Bros. & Co., Importers	Representative.....	28 Wellington St. West.
1526	Rubins, W. F.....	Rubins Bros.....	Grain Com. and Brokers.....	305 Produce Exch., New York.
1650	Rundle, W. E.....	National Trust Co.....	Secretary	22 King St. East.
1598	Russell, F. H.....	Railway Passenger Assc. Co...	Manager.....	4 Wellington St. East.
1753	Rutherford, S. J.....	Toronto Plate Glass Co.....	Glass Dealers and Mfrs.....	137 Victoria St.
558	Rutter, A. F.....	Warwick Bros. & Rutter, Ltd .	Wholesale Stationers, Printers and Bookbinders.....	King St. & Spadina Ave.

1574	Ryan, M. P.	The Wm. Ryan Co., Ltd.	Pork Packers & Whol. Provisions	70-72 Front St. East.
1335	Ryckman, E. B.	Dunlop Tire Co., Ltd.		Canada Life Bldg.
1110	Ryrie, Harry	Ryrie Bros.	Jewellers & Diamond Merchants	134-138 Yonge St.
1111	Ryrie, James			
2252	Ryrie, W. P.	Ryrie Paper Co.	Paper Merchants	28 Wellington St. West.
1138	Samuel, S.	M. & L. Samuel, Benjamin & Co.	Metal Merchants	54 Front St. West.
1983	Sanderson, R. R.	Sandersons, Ltd.	Fancy Dry Goods, and Mfrs.	172 Front St. West.
1718	Saunders, Julius	H. & A. Saunders	Manufacturing Jewellers	King & John Sts.
1588	Scarlett, R. A.		Grain Merchant	501 Board of Trade Bldg.
491	Schantz, D. B.	Jacob Schantz & Son Co., Ltd.	Button Manufacturers	Berlin, Ont.
205	Scheur, E.		Wholesale Jeweller	90 Yonge St.
1595	Scholfield, G. P.	Standard Bank	Gen. Manager	Wellington & Jordan sts.
1856	Score, R. J.	R. Score & Son	Merchant Tailors	77 King St. West.
289	Scott, A. A.		Mfr. of Hardwood Lumber and Slack Cooperage Stock	McGregor, Ont.
1170	Scott, Jas. C.	The J. C. Scott Co., Ltd.	Lumber Dealers & Contracting	106 River St.
1161	Scott, Jas. P.	Jas. P. Scott & Co.	Metals and Scrap Iron	187 Duchess St.
1298	Scott, Robt. F.		Manufacturers Agent	29-33 Melinda St.
758	Seagram, J. E., M.P.		Miller and Distiller	Waterloo, Ont.
1984	Segsworth, R. F.		Barrister-at-Law	103 Bay St.
1985	Seitz, J. J.	United Typewriter Co., Ltd.	General Manager	7 & 9 Adelaide St. East.
1857	Sharp, S. J.	C.P.R. S.S. Line	Agent	80 Yonge St.
1986	Shaw, Geo. E.	The Telfer Mfg. Co.		Duncan & Pearl Sts.
1731	Shaw, John A.	Mason & Shaw	Insurance Brokers	38 Wellington St. East.
1008	Shaw, J. R.	Canada Furniture Mfrs., Ltd.	Secy. and Managing Director	136-138 King St. East.
876	Shaw, Hedley	Hedley Shaw Milling Co., Ltd.	Millers	208 Board of Trade Bldg.
1694	Shaw, Herbert A.	Shaw & Begg	Insurance Agents	9 Toronto St.
1514	Shaw, W. H.	Central Business College	Proprietor	Yonge & Gerrard Sts.
1858	Sheather, L. J.	J. B. MacLean Publishing Co.	Advertising	10 Front St. East.
2118	Sheppard, S. T.	Aikenhead Hardware Co.	Secy.-Treasurer	19-21 Temperance St.
1479	Sheppard, W. J.	The Georgian Bay Lumber Co.	Lumber	Waubaushene, Ont.
1450	Sheridan, J. T.	Pease Foundry Co., Ltd	President	193 King St. East.
2119	Sherlock, James	Monarch Brass Mfg. Co.		72 Dundas St.
2181	Shilton, John	Shilton, Wallbridge & Co	Barristers-at-Law	McKinnon Bldg.
763	Shirk, Peter	Shirk & Snider	Millers	Bridgeport, Ont.
2258	Shurly, Ray F.	Shurly & Derrett	Manufacturers	1078 Bloor St. West.
241	Simpson, E. A.	Joseph Simpson Sons	Manufacturers Knitted Goods.	6-8 Berkeley St.
242	Simpson, R. M.			
2120	Simpson, Frank		Contractor	2 Toronto St
307	Sims, P. H.	British America Assc. Co.		18 Front St. East.
2121	Sinclair, D. J.		Wholesale Merchant	69 Bay St.
993	Sinclair, John	The Barrie Tanning Co.	Tanners	Barrie, Ont.

No.	Name.	Firm.	Business.	Location.
1717	Sinclair, John		Grain	Dundalk, Ont.
1089	Sinclair, James M.	Eureka Mineral Wool and Asbestos Co.	Mineral Wool and Asbestos	118 Adelaide St. West.
1714	Sinclair, N. C.	Campbell Milling Co.		St. Thomas, Ont.
1701	Sloan, F. M.	John Sloan & Co	Wholesale Grocers	45 Front St. East.
*336	Sloan, John			
1144	Smale, F. J.	The Wm. Davies Co., Ltd.	Pork Packers	Beachell St.
1859	Small, Sidney		Real Estate	20 Adelaide St. East.
261	Smallpiece, Wm. R.	The W. R. Brock Co., Ltd.	Wholesale Dry Goods and Woollens	Bay & Wellington Sts.
2122	Smart, D. Worts	Taylor & Smart Ltd	Millinery	22 Wellington St. West.
1860	Smith, Alfred W.		Insurance Agent	9 Toronto St.
1987	Smith, Chas.		Flour Miller	Campbellford, Ont.
1861	Smith, Ebenezer	W. D. Matthews & Co.	Grain Buyer	Woodbridge, Ont.
1862	Smith, F. J.	F. J. Smith & Co.	Estate and Financial Agents	61 Victoria St.
2123	Smith, Geo. R.		Grain Merchant	Dunnville, Ont.
766	Smith, Prof. Goldwin.			The Grange.
2124	Smith, N. W.	The Smith-Runciman Co.	Wholesale Millinery Importers.	9 Wellington St. East.
185	Smith, Jesse C.		Grain Buyer	Toronto Junction.
35	Smith, Jos		Grain Dealer	Box 319, Toronto Junction
1988	Smith, J. C.		Grain	Port Huron, Mich. / Sarnia, Ont.
333	Smith, Robt. A.	Osler & Hammond	Stockbrokers, etc	Jordan & Melinda Sts.
2125	Smith, R. Home	National Trust Co., Ltd	Estate Manager	20 King St. East.
568	Smith, W. H.	Ontario Bank	Manager	Wellington & Scott Sts.
1989	Smith, W. S.	The Automobile & Supply Co., Ltd.	Manager	Temperance St.
1347	Smith, Chas. C.	Quebec Bank	Manager	King & Toronto Sts.
1452	Smith, H. T.	The David Smith Engraving & Lithographing Co.	Lithographers and Engravers	56-60 Church St.
1653	Smith, Irving W.	Smith & Mackenzie	Insurance	24 Toronto St.
1628	Smith, J. Sproule		Manufacturers Agent	64 Wellington St. West.
1591	Smith, R. S.	The Smith-Runciman Co.	Wholesale Millinery	9 Wellington St. West.
1568	Smith, Thos. H.	T. H. Smith & Co.	Wholesale Produce	70 Colborne St.
1327	Smyth, H. L.		Manufacturers Agent	29 Melinda St.
1579	Snell, E.		Cattle Dealer	Toronto Junction.
844	Snider, E. W. B.		Miller	St. Jacobs, Ont.
759	Snider, W.		Miller and Grain Dealer	Waterloo, Ont.
1560	Somers, G. T.	G. T. Somers & Co.	Grain	Manning Chambers.
45	Somerville, A. J.	Ontario Lead & Wire Co., Ltd.	President	566 Jarvis St.

1863	Sommerville, Geo.	.....	Wharfinger	Wharf.
2126	Southam, Richard	Mail Job Printing Co.	Printers	75 York St.
1711	Sowdon, A. R. F.	D. Morrice, Sons & Co.	Manufacturers Agents	80 Bay St.
1761	Spalding, A. L.	Queen City Vinegar Co.	Manager	81 Front St. East.
1686	Sparling, F.	National Life Assc. Co.	Secretary	Toronto & Adelaide Sts.
2127	Spence, F. R.	Burton, Spence & Co.	Wholesale Dry Goods	44 York St.
834	Spence, Geo.	W. J. Gage Co., Ltd.	Wholesale Stationers	84 Spadina Ave.
316	Spence, R. W.	Burton, Spence & Co	Vice-President	44 York St.
1990	Spink, D. M.	J. L. Spink, Ltd.	Flour and Grain	Stair Bldg., Bay St.
134	Spink, J. L.			Cor. Soho & Phœbe Sts.
2128	Spink, S. S.	.....	Grain Merchants	Grain Ex., Winnipeg, Man.
2129	Spink, W. P.	Armour Co.	.....	Chicago, Ill.
1492	Stanley, W. E.	Dom. Bag Co., & Consumers Cordage Co., Montreal	Traveller	Lucan, Ont.
2251	Stanway, Geo.	Geo. Stanway & Co.	Grocers' Brokers	46 Front St. East.
2182	Stark, Alex.	Stark Bros. & Co.	Grain	Board of Trade Bldg.
*67	Stark, John	John Stark & Co.	Stockbrokers	26 Toronto St.
503	Stark, W. M.	Stark Bros. & Co.	Grain, Flour and Feed	202-203 Board of Trade Bldg.
181	Staunton, Thos. A.	Stauntons, Ltd.	Wall Paper Manufacturers	944 Yonge St.
2183	Steed, Wm.	Brampton Milling Co.	Millers	Brampton, Ont.
72	Steele, R. C.	The Steele Briggs Seed Co.	Seed Merchants	105-107 Front St. East.
1864	Steele, R. Clarke		Treasurer	
1865	Steele, W. D.		Secretary	
2198	Stevens, N. H.	Canada Flour Mills	Millers	Chatham, Ont.
2232	Stewart, A. M. S.	A. M. S. Stewart & Co.	Brokers	20 Victoria St.
2130	Stewart, Fred. J.	.....	Real Estate	40 Victoria St.
1866	Stewart, Lewis A.	U.S. Life Ins. Co.	Manager	Quebec Bank Bldg.
694	Stewart, Wm. B.	.....	Manufacturers Agent	11 Front St. East.
688	Stickland, James	C. H. McLaughlin	Grain	75 Board of Trade Bldg., Buffalo, N.Y.
1868	Stiver, Chas. H.	.....	Grain Merchant	Unionville, Ont.
1867	Stiver, Frank L.	.....	Grain Merchant	Stouffville, Ont.
574	Stone, Wm.	Toronto Lithographing Co.	Lithographers	461 King St. West.
2260	Stone, F. W.			
994	Stout, Walter S.	Dominion Express Co.	Pres. and General Manager	506 Union Station.
2184	Stowe, J. Howard	.....	Manufacturers Agent	76 Bay St.
1869	Strachan, James	Strachan Bros.	Hat Manufacturers	130 Wellington St. West.
816	Strathy, Frank W.	Union Bank of Canada	Manager	Wellington St. West.
906	Strathy, H. S.	Traders Bank of Canada	General Manager	10 Front St. West.
1159	Stratton, Hon. J. R.	Examiner Printing Co.	Publishers, etc.	Peterboro, Ont.
1341	Stringer, Wm. B.	H. B. Stringer & Co.	Fruit Brokers	32 Church St.
2131	Stronach, George	Stronach & Sons	Wholesale Fruits	29 Church St.
2122	Stroud, Henry	Paris Mincey Mills Co.	Mincey Mills	Paris, Ont.
329	Strowger, Walter A.	Oatmeal Millers Association	Secretary	Room 102, Union Station.
2133	Stuart, S. R.	Stuart Bros.	Flour Millers	Mitchell, Ont.

No.	Name.	Firm.	Business.	Location.
1671	Suckling, W. J.....	Suckling & Co.....	Trade Auctioneers.....	66-68 Wellington St. West.
1991	Sutcliffe, J. A.....	Kelk, Sutcliffe & Co.....	Fancy Goods.....	76 York St.
1747	Sutherland, H.....	Equity Fire Ass. Co. of Canada	Manager.....	232 Dunn Ave.
2223	Sutton, Wm.....	.....	Miller.....	Simcoe, Ont.
2134	Sweet, Herbert.....	J. H. Sweet.....	Grocer.....	481 Queen St. East.
1870	Sweeney, F. R.....	Reliance Knitting Co.....	Manufacturers.....	Pearl St.
1715	Szeliski, Paul von....	Szeliski & McLean.....	Insurance Brokers.....	22 Toronto St.
1992	Tanner, John.....	Ideal Women's Wear Co.....	Manufacturers.....	666 King St. West.
2185	Taylor, C. R.....	.....	Grain Merchant.....	Board of Trade, Montreal, P.Q.
1871	Taylor, Edmund.....	Gowans, Kent & Co., Ltd.....	Manager.....	14-16 Front St. East.
464	Taylor, John M.....	Taylor-Forbes Co., Ltd.....	President.....	Guelph, Ont.
862	Taylor, John.....	John Taylor & Co.....	Props. Morse Soap Wks. and Dom. Dyewood & Chem. Co.	77 Front St. East.
1552	Taylor, R. L. D.....	J. F. Taylor & Co.....	Flour and Grain.....	Board of Trade Bldg.
2135	Taylor, R.....	Taylor & Smart.....	Millinery.....	22 Wellington St. West.
1547	Taylor, W. H.....	T. H. Taylor & Co.....	Flour Manufacturers.....	Chatham, Ont.
1872	Taylor, Wm. J.....	The T. H. Taylor Co., Ltd.....	Manufacturers.....	Chatham, Ont.
2186	Ten Eyck, C. D.....	E. C. Atkins & Co.....	Saw Manufacturers.....	56 King St. East.
2136	Thompson, Boyce....	Boyce Thompson & Co.....	Commission Agents.....	Bank of B.N.A. Bldg.
1068	Thompson, Fred. C...	Rep. Ulster Steamship Co., Ltd.	"Head Line" of Steamers to Ireland.....	Board of Trade Bldg.
1873	Thompson, Henry L..	The Copp, Clark Co., Ltd.....	Publishers.....	64 Front St. West.
818	Thomson, D. E., K.C.	Thomson, Tilley & Johnston..	Barristers, Solicitors, etc.....	Toronto General Trusts Bldg.
1597	Thomson, W. W.....	Walter Thomson & Son, Ltd...	Millers and Grain Merchants..	London, Ont.
964	Thorn, John O.....	The Metallic Roofing Co. of Canada, Ltd.....	General Manager.....	King & Dufferin Sts.
1993	Thorne, A. M.....	A. M. Thorne & Co.....	Twines, Paper, &c.....	34 Church St.
1994	Thorp, Geo. J.....	The Thorp Co.....	Grain and Seeds.....	Guelph, Ont.
912	Thwaite, M.....	.....	Capitalist.....	Oshawa, Ont.
1742	Tilley, Chas.....	.....	Leather and Findings.....	122 Bay St.
1995	Tillson, E. V.....	Tillson Co.....	Millers.....	Tillsonburg, Ont.
1996	Tilston, Frederick....	Caston & Tilston.....	Grain and Feed.....	43 Scott St.
2137	Tilt, Capel.....	Jas. Carruthers & Co.....	Grain Merchants.....	Grain Exchange, Winnipeg, Man
1997	Todd, Edwin N.....	C.P. Ry.....	Asst. Export & Import Agent.	Union Station.
1539	Tomlin, H. C.....	.....	Bread Manufacturer.....	426 Bathurst St.
1874	Torrance, G. W.....	Dominion Line S.S.....	Freight Agent.....	28 Wellington St. East.
1998	Travers, Wm. R.....	Farmers Bank of Canada.....	General Manager.....	118 King St. West.

01875	Trent, Ernest W.....	Grenadier Ice & Coal Co.	Coal and Ice Merchants.....	49 Wellington St. East.
2254	Trimble, John H.....	W. H. Lailey & Co., Ltd.....	Manufacturers	18 Front St. East.
1633	Turnbull, John.....	Nasmith Co., Ltd.....	Manager.....	Adelaide & Jarvis Sts.
2138	Turner, Dwight J.....	Turner Lumber Co.....	Lumbermen.....	25 Toronto St.
1254	Turner, F. A.....	Turner & Hamilton.....	Manufacturers Agent.....	84 Wellington St. West.
1876	Tyrrell, William.....	Wm. Tyrrell & Co.....	Booksellers	7 and 9 King St. East.
1349	Ubukata, Shigesaburo	K. Ishikawa & Co.....	Importers of Silk.....	24 Wellington St. West.
2139	Upshall, Chas.....	Model Bakery Co.....	Supt. of Bakery.....	Soho & Phœbe Sts.
1534	Ussher, J. F. H.....	Ussher, Playfair & Martens...	Brokers.....	1 Toronto St.
1784	Van Bever, L. C.....	Wm. Davies Co., Ltd.....	Pork Packers.....	Beachall St.
*695	Van Norman, C. C....	.....	.....	282 Carlton St.
19	Van Sommer, James..	.....	Cotton Merchant.....	45a Drury Bldg., 21 Water St., Liverpool, Eng.
2236	Van Vleet, P. G.....	Vehicle Publishers, Ltd.....	Publisher.....	1 Wellington St. West.
1999	Vigeon, Harry.....	Vigeon & Co.....	Public Accountants.....	Imperial Bank Bldgs.
1091	Vokes, Miles.....	The Vokes Hardware Co., Ltd.	Whol. and Retail Hardware	111 Yonge St.
1359	Wade, Osler.....	.....	Assignee and Accountant.....	67½ Bay St.
784	Wadsworth, Wm. R..	Bank of Toronto.....	Manager.....	60 Wellington St. East.
1392	Waldie, F. N.....	Victoria Harbor Lumber Co...	Lumber.....	32 Church St.
672	Waldie, John.....	President Victoria Harbor Lumber Co.....	Whol. Lumber Mfrs. and Merchants.....	32 Church St.
2000	Walker, A. H.....	Sterling Bank of Canada.....	Bankers	50 Yonge St.
477	Walker, B. E.....	Canadian Bank of Commerce..	General Manager.....	King & Jordan Sts.
*921	Walker, F. H.....	Hiram Walker & Sons, Ltd...	Distillers.....	Walkerville, Ont.
2187	Walker, Wm. Stuart..	John P. Black & Co., Ltd.....	Mfg. Agents	392 Palmerston Boulevard.
2188	Wallbridge, Wm. H...	Shilton, Wallbridge & Co.....	Barristers	McKinnon Bldg.
2189	Waller, Jos. M.....	McLaren & Dallas.....	Accountant.....	30 Front St. West.
2190	Wallis, George.....	.....	Plumbing & Heat'g Contractor	345 College St.
2191	Walmsley, Joseph ..	Scott & Walmsley.....	Underwriters.....	32 Church St.
*521	Walmsley, Thos.			
2192	Walsh, E. H.....	E. H. Walsh & Co.....	Manufacturers Agents	Manchester Bldg.
2001	Walsh, Jas. W. B.....	Dominion Bank.....	Manager.....	Yonge & Cottingham Sts.
1416	Walsh, Wm.....	Dom. Express Co.....	General Agent.....	Union Station.
1629	Walton, W. R.....	Standard Fashion Co.....	.....	33 Richmond St. West.
1708	Wardell, Thos. J.....	Ontario Neckwear Co., Ltd....	Manufacturers	Old U.C.C. Grounds.
1769	Wardlaw, Thos. D....	Geigy Analine & Extract Co...	.....	62 Front St. West.
825	Warren, H. D.....	The Gutta Percha & Rubber Mfg. Co., of Toronto, Ltd..	President and Treasurer.....	47 Yonge St.
654	Warren, C. D.....	.....	.....	Traders Bank Chambers.
2002	Warren, James J.....	Trusts and Guarantee Co.	Manager.....	14 King St. West.

No.	Name.	Firm.	Business.	Location.
655	Warren, W. A.....	Warren Bros. & Co.....	Wholesale Grocers.....	35-37 Front St. East.
97	Warwick, Geo. R.....	Warwick Bros. & Rutter, Ltd.	Wholesale Stationers, Printers and Bookbinders.....	King St. & Spadina Ave.
1657	Watson, G. F.....	E. & S. Currie Co., Ltd.....	Neckwear Manufacturers.....	Empire Bldg.
1572	Watson, Jas. P.....			
1720	Watson, Robert.....	Robert Watson Co.....	Mfg. Confectioners.....	75 Front St. East.
1140	Watson, T. H.....	Toronto Bolt & Forging Co., Ltd.....	Mfrs. Bolts, Nuts, Forgings,etc.	Swansea & Gananoque.
2234	Watson, W. M.....	Blue Ribbon Tea Co., Ltd.....	Manager.....	12 Front St. East.
2193	Watt, H. L.....	Canada Life Assc. Co.....	Treasurer.....	Canada Life Bldg.
2194	Watt, Jas.....	The Lyman Bros. & Co., Ltd..	.....	71-73 Front St. East.
2003	Watt, John.....	The Watt Milling & Feed Co..	Grain and Produce.....	211 Royce Ave.
910	Watts, C. B.....	Dom. Millers Association	Secy. & Central Grain Buyer..	514 Board of Trade Bldg.
1173	Watts, Geo. W.....	Can. General Electric Co., Ltd.	Mfrs. Electrical Appliances....	16 King St. East.
94	Weatherston, N.....	Intercolonial Ry. and Prince Edward Island Ry.....	Freight and Passenger Agent..	51 King St.East (King Edward Hotel).
2195	Webster, Alexander F.	.....	Steamship Agent.....	King & Yonge Sts.
2004	Weiss, Waldemar.....	Dieckerhoff, Raffloer & Co., Can.	Smallwares.....	70 Bay St.
996	Weldon, Thos. A.....	The E. B. Eddy Co., Ltd.....	Manufacturers.....	54 Front St. West.
1051	Welsh, John.....	Welsh & Co.....	Tanners.....	Hastings, Ont.
2196	West, Jos. M.	J. & J. Taylor, Tor. Safe W'ks.	Safe Manufacturers.....	145-147 Front St. East.
*272	West, Thomas			
2197	West, Wm. N.			
1306	Westren, Jno.....	Dunlop Tire Co., Ltd.....	Rubber Goods, Bicycle and Carriage Tires.....	13 Temperance St.
1645	Westwood, C. H.....	C. H. Westwood & Co., Ltd...	Wholesale Notions and Smallwares.....	72 Bay St.
1187	Whaley, E.....	Whaley, Royce & Co., Ltd....	Music Publishers and General Musical Mdse.....	158 Yonge St.
2199	Wharin, Sidney G.....	H. W. Nelson & Co., Ltd.....	Broom Mfrs. (Mgr. Director)..	92 Adelaide St. West.
2200	Wheeler, Alexander ..	Wheeler & Bain.....	Manufacturers.....	179 King St. East.
2005	White, Douglas L., Jr.	Playfair & White.....	Lumber.....	Midland, Ont.
1626	White, Wm. P.....	Dieckerhoff, Raffloer & Co., Can.	Smallwares.....	70 Bay St.
1146	White, W. T.....	National Trust Co., Ltd.....	Manager.....	22 King St. East.
2201	Whitehead, Herbert A.	.....	Manufacturers Agent	28 Wellington St. West.
2006	Whitehead, Wm. E...	.....	Manufacturers Agent	28 Wellington St. West.
2202	Whitsitt, J. T.....	.....	Grain, Flour and Feed, Baled Hay and Straw.....	Courtright, Ont.
587	Wickett, S. R.....	Wickett & Craig, Ltd.....	Mfrs. of Staple and Fancy Leathers.....	Front & Cypress Sts.

997	Wigmore, Alf. S.	Holmes Protection Co.	Vice-President and Manager	5 Jordan St.
1092	Wildman, J. F.	The Office Spec. Mfg. Co., Ltd.	General Manager	97-101 Wellington St. West.
2246	Wiley, F. S.	Wiley & Co.	Brokers	Port Arthur, Ont.
*350	Wilkie, D. R.	Imperial Bank of Canada	President & Genl. Mngr.	Imperial Bank, Toronto.
2203	Wilkinson, A. W.		Merchant Miller and Grain	Barrie, Ont.
1583	Wilkinson, J. W.	Dominion S.S. Line	Western Freight Agent	28 Wellington St. East.
1759	Willans, E.	Imperial Guaranty and Accident Ins. Co.	Secretary	Canada Life Bldg.
1310	Willard, A. R.	Willard & Co.	Produce and Commission	86 Front St. East.
968	Williams, A. R.	The A. R. Williams Mach'y.Co.	Machinery Manufacturers	95-97 Front St. West.
924	Williams, H. H.		Real Estate	26 Victoria St.
1631	Williams, R.		Manufacturers Agent	Manchester Bldg.
1154	Williams, S. J.	Williams, Greene & Rome Co.	Mfrs. Shirts & Collars	Berlin, Ont.
2204	Willmott, C. R.	Frost & Wood Co., Ltd.	Farm Machinery (Manager)	77-79 Jarvis St.
†1361	Wills, Edgar A., J.P.	Monetary Times Publishing Co.	Secretary-Treasurer	62 Church St.
2205	Willson, C. H.	McDonald & Willson	Electric Fixtures and Supplies	187 Yonge St.
1580	Wilson, C. C. L.	Ingersoll Packing House		Ingersoll, Ont.
2206	Wilson, Geo. H.	Wilson Bros.	Wood Merchants	Front St.East—Royal Ins.Bldg
1752	Wilson, Harold A.	The Harold A. Wilson Co.	Sporting Goods	35 King St. West.
2207	Wilson, Joseph	Maybee, Wilson & Hall	Cattle Dealers	Western Cattle Market.
2208	Wilson, N. H.	British Canadian Crockery Co.	Importers	25 Melinda St.
2262	Wilson, Tom A.,		Lumber Dealer & Genl. Mcht.	Cannington, Ont.
1419	Wilson, Wm. A.	N.Y. Central & West Shore Ry.	General Canadian Freight Agt.	Board of Trade Bldg.
1666	Wilson, W. D.	Wilson, Lytle & Badgerow Co., Ltd.	Manufacturers	388 Front St. West.
1744	Wise, Frank	The MacMillan Co. of Canada, Ltd.	Publishing	27 Richmond St. West.
870	Wolverton, A.		Miller	Wolverton, Ont.
2209	Wood, D. B.	Wood Bros.	Millers and Grain Dealers	Brantford, Ont.
1426	Wood, D. O.	Allan S.S. Line	Western Freight Agent	77 Yonge St.
967	Wood, Edward R.	Central Canada Loan & Savings Co.	Managing Director	26 King St. East.
744	Wood, Hon. S. C.			90 Avenue Road.
965	Wood, James	The Robt. Simpson Co., Ltd.	Secretary	Queen & Yonge Sts.
2211	Wood, W. B.	Brant Mfg. Co.	Millers	Brantford, Ont.
2212	Woodbridge, Murray	General Brassworks, Ltd.	Manufacturers	66 Richmond St. East.
2213	Woodbridge, Thomas.	T. Woodbridge & Co.	Merchants	74-76 King St. East.
996	Woodland, Chas. W. I.	Employers' Liability Ass. Corporation, Ltd.	Manager for Canada	Temple Bldg.
2210	Woods, J. H.	J. H. Woods Advertising Agency, Ltd.	Advertising Agency	113-116 Mail Bldg.
916	Woods, J. W.	Gordon, Mackay & Co., Ltd.	Importers Dry Goods and Woollens	48 Front St. West.
364	Woods, M. J.		Cattle Dealer	14-16 St. Lawrence Market,
2214	Worthington, G. R.	The Ontario Rubber Co.	Merchants	185 Yonge St.

No.	Name.	Firm.	Business.	Location.
1427	Wright, A. A.....	Waldie & Wright.....	Vessel Owners & Lumber Dl'rs.	Board of Trade Bldg
868	Wright, John J.....	Toronto Electric Co.....	Manager.....	12 Adelaide St. East.
*398	Wright, Jos.....	The Bennett & Wright Co.,Ltd	Manufacturers & Contractors.	72 Queen St. East.
1093	Wright, Henry.....	A. F. Maclaren Imperial Cheese Co.....	Manufacturers and Agents....	Scott & Front Sts.
1157	Youille, Harry A.....	.....	Manufacturers Agent	25-29 Melinda St.
2066	Young, Alexander L..	Aikenhead Hardware Co., Ltd.	Vice-President.....	17 Temperance St.
1638	Young, John H.....	.....	Public Accountant.....	64 Wellington St. West.
2067	Young, R. B.....	Crown Bank of Canada.....	Assistant Manager.....	Toronto.
1737	Zeidler, Carl.....	.....	Importer.....	2 Leader Lane.
1668	Zock, J. J.....	J. J. Zock & Co., Ltd.....	Jewellers.....	300 Adelaide St. West.

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JAMES CRATHERN, ESQ. — MATTHEW LEGGAT, ESQ.
WM. B. HAMILTON, ESQ. — JOHN HOSKIN, ESQ., K.C., LL.D.
JOSEPH W. FLAVELLE, ESQ. — A. KINGMAN, ESQ.
HON. L. MELVIN JONES. — FREDERIC NICHOLLS, ESQ.
H. D. WARREN, ESQ. — B. E. WALKER, ESQ.

B. E. WALKER, General Manager. ALEX. LAIRD, Assistant General Manager.

OVER 150 BRANCHES IN CANADA, THE UNITED STATES AND GREAT BRITAIN

BRANCHES IN THE CITY OF TORONTO:

Chief Office: 21-25 King St. W.—John C. Kemp, Manager; M. Morris, Assistant Manager.
Bloor and Yonge—Jas. Brydon, Manager.
Queen East, Cor. Grant—J. M. Hedley, Manager.
163 King Street East—T. A. Chisholm, Manager.
Yonge and College—E. Cowdry, Manager.
Parkdale—W. A. Cooke, Manager.
Parliament Street, Cor. Carlton—A. H. Crease, Manager.
Queen and Bathurst—E. M. Playter, Manager.
Spadina and College—H. F. D. Sewell, Manager.
Yonge and Queen—Robt. Cassels, Manager.

This Bank transacts every description of banking business, including the purchase of Sterling or other Foreign Exchange, and the issue of Drafts on Foreign Countries.

It also issues Commercial or Travellers' Letters of Credit, available in all parts of the world.

The Dominion Bank

HEAD OFFICE: TORONTO

Capital, Authorized, ...	$4,000,000
Capital, Paid Up, ...	3,000,000
Reserve Fund and Undivided Profits, . . .	3,749,000

DIRECTORS;

E. B. OSLER, ESQ., M.P., . . . President.
WILMOT D. MATTHEWS, ESQ., . Vice-President.
A. W. AUSTIN, ESQ. W. R. BROCK, ESQ.
R. J. CHRISTIE, ESQ. T. EATON, ESQ.
HON. J. J. FOY, K. C., M.L.A.

Branches and Agents throughout Canada and the United States.
Correspondents in all parts of the World.

Agents in London, England:
NATIONAL BANK OF SCOTLAND, Limited.

Travellers' and Commercial Letters of Credit issued, available in all parts of the World.

Sterling Exchange bought and sold.

Accounts of Merchants, Traders, Manufacturers, Farmers, Corporations and Individuals received on favorable terms.

Savings Department in Connection with Each Branch

Deposits of $1 and Upwards Received, and Interest Allowed at Current Rates.

IMPERIAL BANK

OF CANADA

Capital Authorized	$5,000,000.00
Capital Paid up	3,933,000.00
Reserve Fund	3,933,000.00

D. R. WILKIE, . . . President

HON. R. JAFFRAY, . Vice-President

Head Office, Toronto

Branches in the Provinces of Quebec, Ontario, Manitoba, Alberta, Saskatchewan, and British Columbia

A General Banking Business Transacted

Savings Bank Department

Interest allowed at highest current rate from date of opening of account, and compounded half-yearly.

Capital Paid Up - - -	$1,000,000.
Reserve Fund - - - -	1,000,000.
Undivided Profits - -	133.133.

The Metropolitan Bank

DIRECTORS

S. J. MOORE, Esq., President. — D. E. THOMSON, K.C., Vice-President.
His Honor W. MORTIMER CLARK, K.C. — THOMAS BRADSHAW, Esq.
JOHN FIRSTBROOK, Esq. — JAMES RYRIE, Esq.

Head Office, 40-46 King St. W., Toronto.

W. D. ROSS, General Manager.

BRANCHES

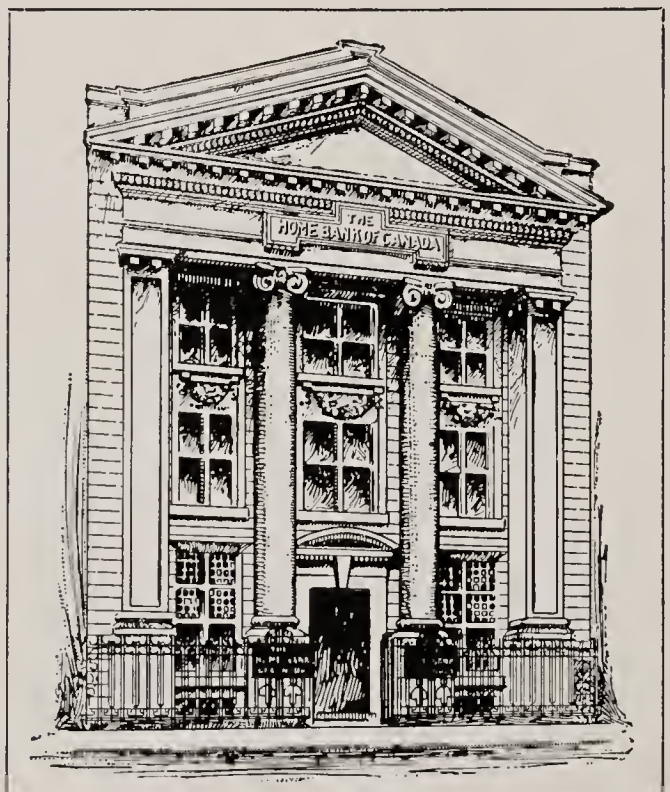
Ameliasburg	Elmira	Port Elgin	In Toronto :
Bancroft	Guelph	Picton	40-46 King St. West
Brigden	Harrowsmith	Streetsville	Cor. College & Bathurst Sts.
Brockville	Milton	Sutton West	" Dundas & Arthur Sts.
Brussels	N. Augusta	Wellington	" Queen W. & Dunn Ave.
East Toronto	Petrolea		" Queen St. E. & Lee Ave.
			" Queen & McCaul Sts.

GENERAL BANKING BUSINESS.

SAVINGS DEPARTMENT AT ALL BRANCHES.

THE HOME BANK

OF CANADA



HEAD OFFICE, 8 KING ST. WEST
TORONTO

ORIGINAL CHARTER 1854

General Banking Business Transacted

Toronto Branches

78 Church Street. — 522 Queen Street West.

Ontario Branches

Alliston	Brownsville	Lawrence
St. Thomas	Shedden	Walkerville
	Fernie, B. C.	

Directors:

EUGENE O'KEEFE, Pres. — THOS. FLYNN, Vice-Pres.
EDWARD C. GOODERHAM
M. J. HANEY, C. E. — LIEUT.-COL. J.I. DAVIDSON
W. PARKYN MURRAY — LIEUT.-COL. JAS. MASON

JAMES MASON, Gen'l Manager

The Merchants Bank
OF CANADA

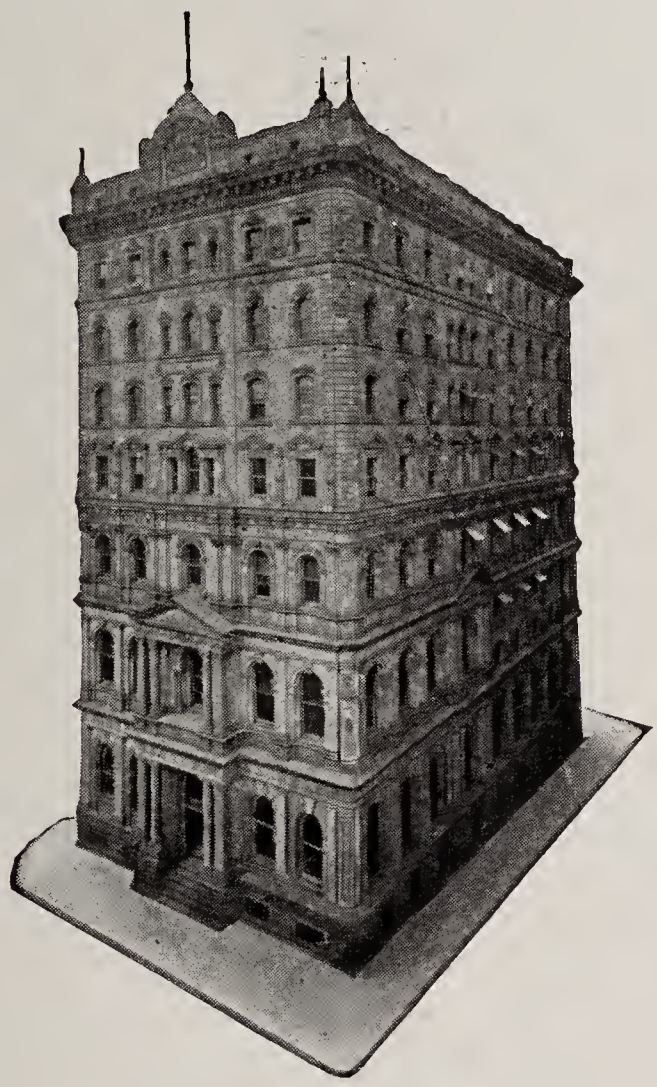
Capital Paid Up, - $6,000,000 Rest and Undivided Profits, - $3,548,197

BOARD OF DIRECTORS:

President—Sir H. Montagu Allan. Vice-President—Jonathan Hodgson, Esq.

Directors—James P. Dawes, Esq., Thos. Long, Esq., Chas. R. Hosmer, Esq., C. F. Smith, Esq., Hugh A. Allan, Esq., C. M. Hays, Esq., Alex. Barnet, Esq.

E. F. Hebden, General Manager. T. E. Merrett, Supt. of Branches and Chief Inspector.



Head Office: Montreal

BRANCHES IN ONTARIO:

Acton	Little Current
Alvinston	London
Athens	Lucan
Belleville	Markdale
Berlin	Meaford
Bothwell	Mildmay
Brampton	Mitchell
Chatham	Napanee
Chatsworth	Oakville
Chesley	Orillia
Creemore	Ottawa
Delta	Owen Sound
Eganville	Parkdale
Elgin	Perth
Elora	Prescott
Finch	Preston
Fort William	Renfrew
Galt	St. George
Gananoque	Stratford
Georgetown	St. Thomas
Glencoe	Tara
Gore Bay	Thamesville
Hamilton	Tilbury
Hanover	Toronto
Hespeler	Walkerton
Ingersoll	Watford
Kincardine	Westport
Kingston	West Lorne
Lancaster	Wheatley
Lansdowne	Windsor
Leamington	Yarker

BRANCHES IN QUEBEC:

Beauharnois, Lachine; Mile End, West End Branch, East End Branch, St. Lawrence Street Branch, Montreal; Quebec, Shawville, Sherbrooke, St. Jerome, St. Johns, St. Sauveur (de Quebec).

BRANCHES IN MANITOBA, N. W. TERRITORIES AND BRITISH COLUMBIA:

Alix, Arcola, Brandon, Calgary, Camrose, Carberry, Carnduff, Carstairs. Daysland, Edmonton, Fort Saskatchewan, Gladstone, Griswold, Lacombe, Leduc, Maple Creek, Macgregor, Medicine Hat, Morris, Napinka, Neepawa, Oak Lake, Olds, Portage La Prairie, Red Deer, Russell, Shoal Lake, Souris, Stettler, Vancouver, Vegreville, Wetaskiwin, Whitewood, Winnipeg.

In United States—New York Agency, 63 and 65 Wall Street—W. M. Ramsay, Agent.

Bankers in Great Britain—The Royal Bank of Scotland.

Toronto Branch, - - - - A. B. PATTERSON, Manager.

THE MOLSONS BANK

INCORPORATED 1855

HEAD OFFICE: MONTREAL.

CAPITAL PAID-UP, - - $3,000,000
RESERVE FUND, - - - 3,000,000

JAMES ELLIOT, General Manager.
A. D. DURNFORD, Chief Inspector and Superintendent of Branches.

58 BRANCHES THROUGHOUT CANADA

AGENTS IN ALL THE PRINCIPAL CITIES OF THE WORLD

TORONTO BRANCH
CORNER KING AND BAY STREETS

THE ONTARIO BANK

Capital Paid up . . . $1,500,000.00
Rest 650,000.00

DIRECTORS

GEORGE R. R. COCKBURN, ESQ., President. DONALD MACKAY, ESQ., Vice-President.
R. D. PERRY, ESQ. R. GRASS, ESQ. HON. R. HARCOURT.
T. WALMSLEY, ESQ. JOHN FLETT, ESQ.

HEAD OFFICE . . . TORONTO

CHARLES McGILL, GENERAL MANAGER. R. B. CALDWELL, INSPECTOR.

BRANCHES

Alliston	Fort William	Montreal, Que.	Port Hope
Aurora	Holstein	Mount Forest	Sudbury
Bowmanville	King City	Newmarket	Trenton
Buckingham, Que.	Kingston	Ottawa	Tweed
Cornwall	Lindsay	Peterboro'	Warsaw
Collingwood	Millbrook	" South End	Waterford
		Port Arthur	

TORONTO:
Scott & Wellington Sts.
Queen and Portland "
Yonge and Richmond "
Yonge and Carlton "

AGENTS

LONDON, ENG.—Parr's Bank, Limited. FRANCE AND EUROPE—Credit Lyonnais.
NEW YORK—Fourth National Bank, and The Agents Bank of Montreal. BOSTON—Eliot National Bank.

The Standard Bank of Canada

Head Office: TORONTO, ONT.

Capital Paid-up, - - -	$1,000,000.00
Reserve Fund, - - - -	1,000,000.00
Total Assets (31st Oct., 1905),	17,122,402.00

BOARD OF DIRECTORS:

W. F. COWAN, Esq., - - - - - - - - - - President
FRED'K WYLD, Esq., - - - - - - - Vice-President
W. F. ALLEN, Esq.
A. J. SOMERVILLE, Esq.
W. R. JOHNSTON, Esq.
WELLINGTON FRANCIS, Esq.
F. W. COWAN, Esq.
G. P. SCHOLFIELD, - - - - - - - General Manager
J. S. LOUDON, Assistant General Manager and Inspector

A GENERAL BANKING BUSINESS TRANSACTED

The Traders Bank of Canada

Incorporated by Act of Parliament, 1885

Capital Authorized, . . .	$5,000,000
Capital Subscribed, . . .	3,000,000
Capital Paid-up, ...	3,000,000
Rest, ...	1,200,000

HEAD OFFICE, - TORONTO

Board of Directors:

C. D. WARREN, Esq., President
J. R. STRATTON, Esq., Vice-President
C. KLOEPFER, Esq., Guelph — C. S. WILCOX, Esq., Hamilton
W. J. SHEPPARD, Esq., Waubaushene — E. F. B. JOHNSTON, Esq., K.C.
H. S. STRATHY, General Manager
J. A. M. ALLEY, Inspector

BRANCHES

Arthur
Ayton
Aylmer
Beeton
Blind River
Bridgeburg
Burlington
Calgary, Alta.
Cargill
Clifford
Drayton
Dutton
East Toronto
Edmonton, Alta.
Embro
Elmira
Elora
Fergus
Fort William
Glencoe
Grand Valley
Guelph
Hamilton
Hamilton East
Harriston
Hepworth
Ingersoll
Kincardine
Lakefield
Leamington
Massey
Newcastle
North Bay
Norwich
Orillia
Otterville
Owen Sound
Paisley
Port Hope
Prescott
Regina, Sask.
Ridgetown
Ripley
Rockwood
Rodney
Sarnia
Sault Ste. Marie.
Schomberg
Springfield
Stoney Creek
Stratford
Strathroy
St. Mary's
Stettler, Alta.
Sturgeon Falls
Sudbury
Thamesford
Tillsonburg
Toronto
Toronto, (King and Spadina)
Toronto, (Riverdale)
Tottenham
Waterdown
Webbwood
West Selkirk, Man.
Windsor
Winnipeg, Man.
Winona
Woodstock

Great Britain—The National Bank of Scotland.
New York Agents—The American Exchange National Bank.
Montreal—The Quebec Bank.

UNION BANK OF CANADA

CAPITAL PAID UP, $3,000,000
REST, - - - - 1,500,000

HEAD OFFICE, - - - QUEBEC

BOARD OF DIRECTORS

ANDREW THOMSON, Esq., President
HON. JOHN SHARPLES, Vice-President

D. C. THOMSON, Esq. E. J. HALE, Esq. WM. PRICE, Esq. WM. SHAW, Esq.
E. L. DREWRY, Esq. JOHN GALT, Esq. F. E. KENASTON, Esq. R. T. RILEY, Esq.

ADVISORY COMMITTEE TORONTO BRANCH—GEO. H. HEES, Esq. THOS. KINNEAR, Esq.

G. H. BALFOUR, General Manager J. G. BILLETT, Inspector E. E. CODE, Assistant Inspector

H. B. SHAW, Superintendent of Western Branches, Winnipeg
F. W. S. CRISPO, Western Inspector H. VEASEY and P. VIBERT, Assistant Inspectors

BRANCHES AND AGENCIES

QUEBEC

Quebec
Quebec (St. Louis St. Branch)
Montreal
Dalhousie Station

ONTARIO

Alexandria
Barrie
Carleton Place
Cookstown
Crysler
Erin
Fenwick
Ft. William
Haileyburv
Hastings
Hillsburg
Jasper
Kemptville
Kinburn
Manotick
Melbourne
Merrickville
Metcalfe
Mt. Brydges
Newboro
New Liskeard
North Gower
Norwood
Osgoode Station
Pakenham
Plantagenet
Portland
Shelburne
Smith's Falls
Smithville
Stittsville
Sydenham
Thornton
Toronto
Warkworth
Wiarton
Winchester

MANITOBA

Altona
Baldur
Birtle
Boissevain
Carberry
Carman
Crystal City
Cypress River
Deloraine
Glenboro
Gretna
Hamiota
Hartney
Holland
Killarney
Manitou
Melita
Minnedosa
Morden
Neepawa
Ninga
Rapid City
Roblin
Russell
Shoal Lake
Souris
Strathclair
Virden
Wawanesa
Wellwood
Winnipeg
" North End Br.

SASKATCHEWAN

Arcola
Carlyle
Craik
Cupar
Esterhazy
Fillmore
Humboldt
Indian Head
Lemberg
Lumsden
Maple Creek
Milestone
Moose Jaw
Moosomin
Oxbow
Pense
Qu'Appelle
Regina
Saskatoon
Sintaluta
Strassburg
Swift Current
Wapella
Weyburn
Wolseley
Yorkton

ALBERTA

Calgary
Cardston
Carstairs
Didsbury
Edmonton
Ft. Saskatchewan
Frank
High River
Innisfail
Lacombe
Lethbridge
MacLeod
Medicine Hat
Okotoks
Pincher Creek

AGENTS

GREAT BRITAIN—Parr's Bank, Limited
NEW YORK—National Park Bank
CHICAGO—Corn Exchange National Bank
BOSTON—National Bank of the Republic
BUFFALO—Marine National Bank
DETROIT—First National Bank
ST. PAUL—St. Paul National Bank
MINNEAPOLIS—National Bank of Commerce

TORONTO BRANCH

FRANK W. STRATHY, Manager - WELLINGTON STREET WEST

THE ROYAL BANK

OF CANADA.

Capital Paid Up, - $3,000,000
Reserve Funds, - - 3,437,162

CHIEF EXECUTIVE OFFICE,
MONTREAL, QUE.

E. L. PEASE, General Manager.
W. B. TORRANCE, Supt. of Branches.
C. E. NEILL, Chief Inspector.

63 Branches throughout Canada, Cuba and the United States.

TORONTO BRANCH,
W. F. BROCK, Manager. Cor. Yonge and Wellington Sts.

ANNOUNCEMENT

We manufacture for the Trade

EXCLUSIVE

and

Popular Styles in Men's Cravats

Our range of staple ideas are always of interest, and the standard for values.

E. & S. CURRIE, LIMITED

Empire Building, Toronto

VANCOUVER, 525 Pender St. WINNIPEG, Nanton Block. MONTREAL, 232 McGill St.

A Feature of Toronto

is the great store of the Robert Simpson Company, on the south-west corner of Queen and Yonge Streets. It is the handsomest and most modernly-constructed building for commercial purposes in Canada.

Check office for hand-baggage and parcels in the basement, free of charge.

Largest restaurant in the city—fifth floor.

A waiting-room, with writing tables and stationery—first floor.

Large modern lavatories and toilet rooms—first floor.

Make the store your shopping headquarters while in Toronto. Meet your friends there, have lunch there, make yourself perfectly at home there.

The Robert SIMPSON Company Limited

Queen and Yonge Sts. . . . . Toronto, Ont.

INCORPORATED 1833

BRITISH AMERICA

ASSURANCE COMPANY

FIRE AND MARINE

FINANCIAL STATEMENT

JANUARY 1ST, 1906

Government Bonds,	$140,893.00
Municipal and other Bonds,	945,632.54
Stocks and Debentures,	322,304.20
Real Estate—Company's Building,	140,000.00
Cash in Bank and Agents' hands,	527,755.07
Office Furniture,	24,762.81
Interest due and accrued,	18,000.27
TOTAL ASSETS,	$2,119,347.89
Losses in course of Adjustment and other Liabilities,	$169,513.49
SECURITY TO POLICYHOLDERS,	$1,949,834.40

BOARD OF DIRECTORS:

AUGUSTUS MYERS — JOHN HOSKIN, K.C., LL.D.
HON. S. C. WOOD — HON. ROBT. JAFFRAY
THOS. LONG — E. W. COX — LIEUT-COL. SIR H. M. PELLATT

HON. GEO. A. COX, PRESIDENT — J. J. KENNY, VICE-PRESIDENT
P. H. SIMS, SECRETARY

INCORPORATED 1851

Western Assurance Company

Fire and Marine

FINANCIAL STATEMENT

1ST JANUARY, 1906

ASSETS.

Municipal Bonds and Debentures	$1,128,949.32
United States and State Bonds	157,118.00
Railroad Bonds	403,533.64
Dominion of Canada Stock	65,350.00
Bank, Loan Company and other Stocks	425,698.05
Cash on hand and on deposit	329,379.92
Company's Buildings	110,000.00
Bills Receivable	98,480.89
Mortgages	20,100.00
Due from other Companies—Re-assurances	150,840.38
Interest Due and Accrued	21,786.95
Office Furniture, Plans, etc	34,125.47
Agents' Balances and Sundry Accounts	515,714.66
	$3,461,077,28

LIABILITIES.

Losses under Adjustment	$175,359.36	
Dividend payable January, 1906	43,697.50	
		219,056.86
Security to Policyholders		$3,242,020.42

Income for the year ending December 31st, 1905,	$3,682,255.32
Losses paid since organization of the Company	$43,012,687.45

DIRECTORS:

HON. GEO. A. COX	J. J. KENNY	W. R. BROCK
HON. S. C. WOOD	GEO. MCMURRICH	J. K. OSBORNE
GEO. R. R. COCKBURN	H. N. BAIRD	E. R. WOOD

HON. GEO. A. COX, President J. J. KENNY, Vice-President

C. C. FOSTER, Secretary

3½ PER CENT. INTEREST

paid on Deposits

Special attention is called to the fact that interest is allowed on the daily balance.

HON. GEO. A. COX . . . . President
E. R. WOOD, Vice-Pres. and Man. Director
G. A. MORROW, . . Assistant Manager

CENTRAL CANADA

LOAN & SAVINGS CO'Y

26 King Street East, Toronto

Total Assets . . .	$7,886,950
Uncalled Capital . .	1,000,000
Total	$8,886,950
Amount due depositors and debenture holders	$5,316,071
Surplus Security . .	$3,570,879

4 PER CENT. INTEREST

paid on Debentures

Repayable on Sixty Days' Notice

NATIONAL-TRUST-COMPANY-LIMITED.

18-22 KING ST. E. TORONTO.

CAPITAL $1,000,000 RESERVE $400,000
ASSETS UNDER ADMINISTRATION $9,400,000

ACTS AS—

Executor and Trustee under Will.

AFFORDS ITS CLIENTS—

1. Security.
2. Business Management.
3. Prompt Investment of Trust Funds.

Canada Permanent
Mortgage Corporation

Head Office: Toronto Street, Toronto

Paid-up Capital,
$6,000,000.00

Reserve Fund,
$2,200,000.00

Investments,
$25,241,114.55

President:
W. H. Beatty

1st Vice-President:
W. G. Gooderham

2nd Vice-President
W. D. Matthews

Joint General Managers:
R. S. Hudson
John Massey

Secretary:
George H. Smith

SAVINGS DEPARTMENT

$1

and upwards received on deposit. Interest paid or compounded half-yearly at

$3\frac{1}{2}\%$

$100

and upwards received, for which debentures are issued with half-yearly coupons attached for interest at

4%

Confederation Life Association.

GUARANTEE CAPITAL AND ASSETS OVER $12,000,000.00

HEAD OFFICE BUILDING, TORONTO

You cannot place your savings to better advantage than by securing an Accumulation Endowment Policy in the Confederation Life.

Every man desires to furnish some protection to his family in case of his death.

You can furnish this protection immediately, and at a moderate outlay, by means of an Endowment Policy.

You accomplish two objects. YOU SAVE MONEY, and PROTECT your family.

W. H. BEATTY, Esq.
PRESIDENT.

W. D. MATTHEWS, Esq. — FRED'K WYLD, Esq.
VICE-PRESIDENTS.

DIRECTORS:

HON. SIR W. P. HOWLAND
HON. JAMES YOUNG
A. McLEAN HOWARD, Esq.
GEO. MITCHELL, Esq., M. P. P.
S. NORDHEIMER, Esq.
E. B. OSLER, Esq., M.P.
WILLIAM WHYTE, Esq.
D. R. WILKIE, Esq.

W. C. MACDONALD,
SECRETARY AND ACTUARY.

J. K. MACDONALD,
MANAGING DIRECTOR.

HEAD OFFICE, . TORONTO, . CANADA.

Osler & Hammond

Stock Brokers and Financial Agents

21 JORDAN STREET,
TORONTO, CANADA.

The

Toronto General Trusts Corporation

The Pioneer Trusts Corporation of Canada

Established 1882

TORONTO OTTAWA WINNIPEG

Capital	$1,000,000.00
Reserve Fund	325,000.00

AUTHORIZED TO ACT AS

Executor, Administrator, Trustee, Receiver, Committee of Lunatics, Guardian, Liquidator, Assignee, Etc.

The Toronto General Trusts Corporation executes trusts of every description.

Wills appointing the Corporation Executor and Trustee are received for safe custody free of charge.

Large and commodious Safe Deposit Vaults in the Corporation's offices at Toronto and Ottawa.

OFFICERS

President—JOHN HOSKIN, K.C., LL.D.
Vice-Presidents—HON. S. C. WOOD.
W. H. BEATTY.

Managing Director—J. W. LANGMUIR.
Assistant Manager—A. D. LANGMUIR.
Secretary—JOHN Y. REID.

OTTAWA BRANCH
Chairman of Advisory Board—
W. D. HOGG, K.C.
Manager—JAMES DAVEY.

WINNIPEG BRANCH
Chairman of Advisory Branch—
HON. SIR D. H. MCMILLAN.
Manager—A. L. CROSSIN.

GORDON, MACKAY & Co. LIMITED
TORONTO.

WHOLESALE DRY GOODS.

THE MAIL ORDER HOUSE OF CANADA.

Home of the " Puritan," " Defiance," " Banner,"
" Pacific," and " Kharanta " Brands.

GORDON, MACKAY & CO. LIMITED.

Marshall, Spader & Co.

NEW YORK

REPRESENTED IN CANADA BY

Spader & Perkins

JOHN G. BEATY, MANAGER

Bankers and Brokers

MEMBERS

NEW YORK STOCK EXCHANGE
PHILADELPHIA STOCK EXCHANGE
NEW YORK COTTON EXCHANGE
NEW YORK PRODUCE EXCHANGE
CHICAGO BOARD OF TRADE

OFFICES

NEW YORK, 74 Broadway, and Waldorf-Astoria Hotel
PHILADELPHIA, Bellevue-Stratford Hotel
BALTIMORE, UNION TRUST BUILDING
CHICAGO, 216 LASALLE STREET
BUFFALO, Ellicott Square
ROCHESTER, Powers' Building
TORONTO, King Edward Hotel
HAMILTON, 39 James Street South
GRAIN DEPARTMENT AT TORONTO BOARD OF TRADE

PRIVATE WIRES

THE

W. R. BROCK COMPANY

LIMITED

WHOLESALE

GENERAL DRY GOODS

WOOLLENS, CARPETS
HOUSE FURNISHINGS
LADIES' FURNISHINGS
MEN'S FURNISHINGS
HOSIERY, GLOVES
SMALLWARES, ETC.

WAREHOUSES AND OFFICES

COR. BAY AND WELLINGTON STREETS
TORONTO

COR. ST. HELEN AND RECOLLET STREETS
MONTREAL

OFFICES

HALIFAX, N.S.
SYDNEY, N. S.
QUEBEC, QUE.
WINNIPEG, MAN.
CALGARY, ALTA.
VANCOUVER, B.C.
LONDON, ENG., 35 MILK STREET, CHEAPSIDE.

WORLD
RENOWNED

Stiff and
Soft

HATS

IN BLACK
AND
COLORS

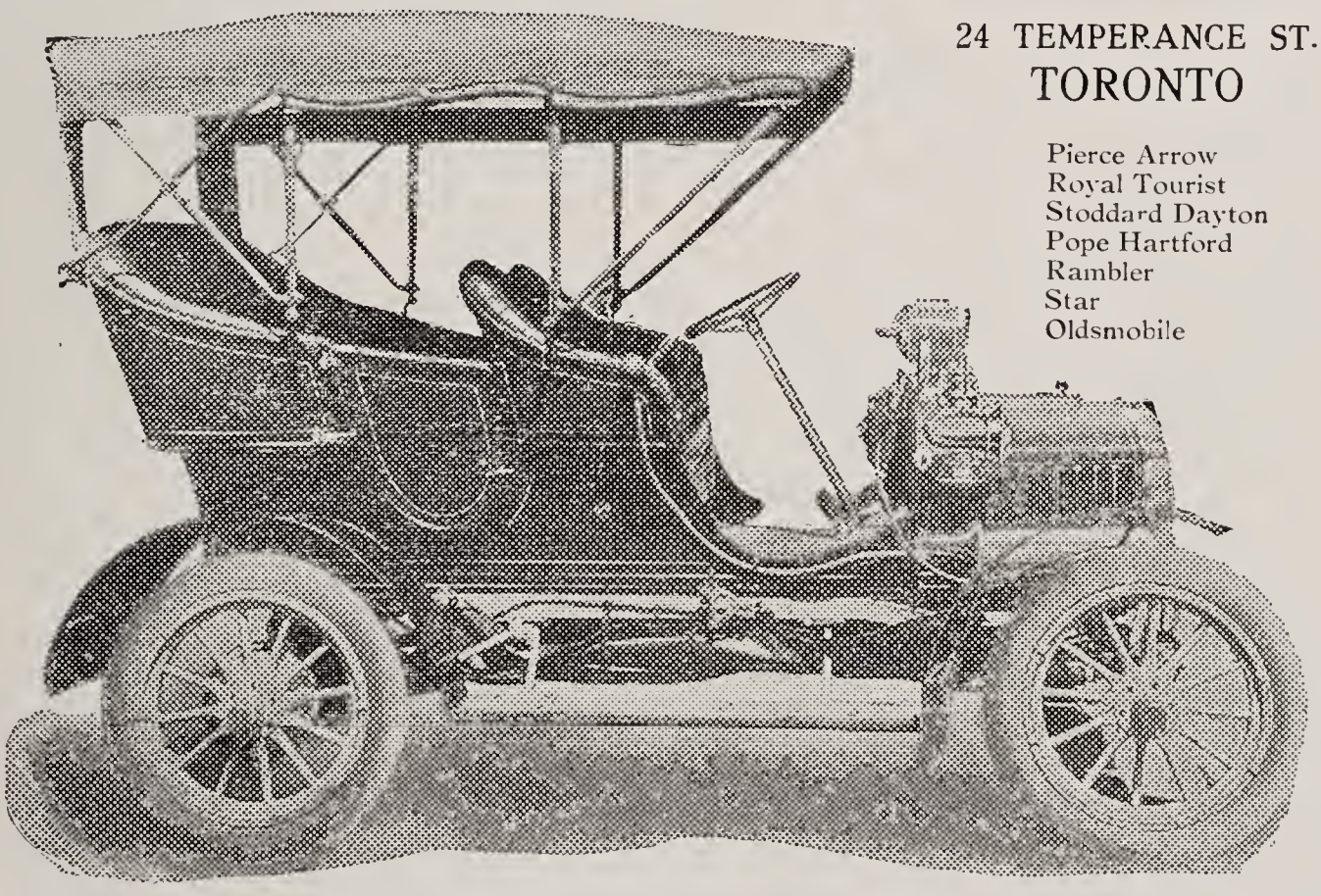
All Hats Guaranteed

SOLE WHOLESALE AGENTS :

A. ANSLEY & CO.

52 Wellington St. West, Toronto, Ont.

The Automobile and Supply Co., Limited



24 TEMPERANCE ST.
TORONTO

Pierce Arrow
Royal Tourist
Stoddard Dayton
Pope Hartford
Rambler
Star
Oldsmobile

We handle only Cars of Standard Make and Sterling Quality. Demonstrations cheerfully given.

Christie, Brown & Co., Limited,

MANUFACTURERS OF FINE BISCUITS

TORONTO, CANADA

The John D. Ivey Co.
Limited

WHOLESALE
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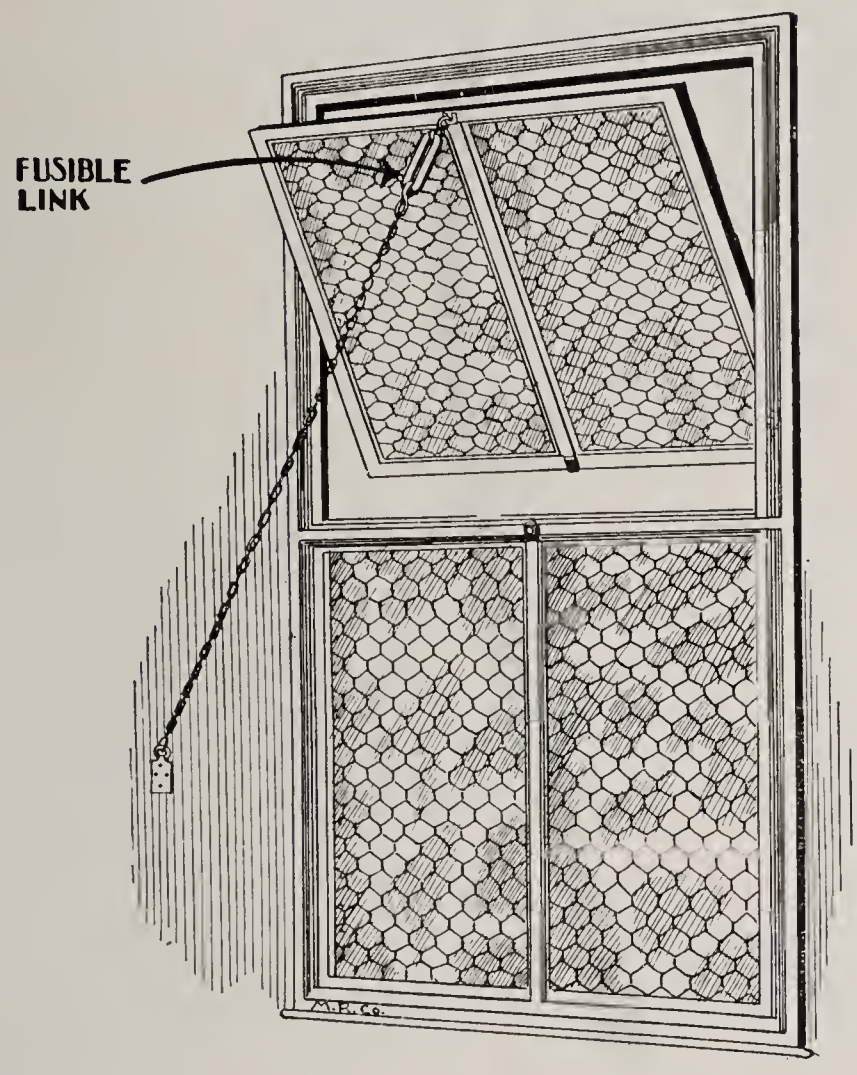

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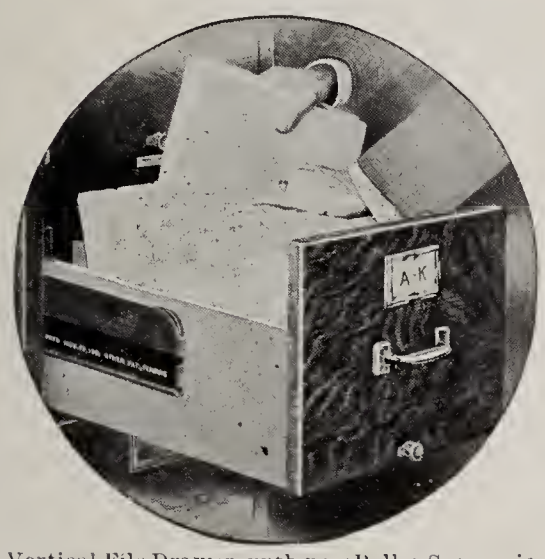

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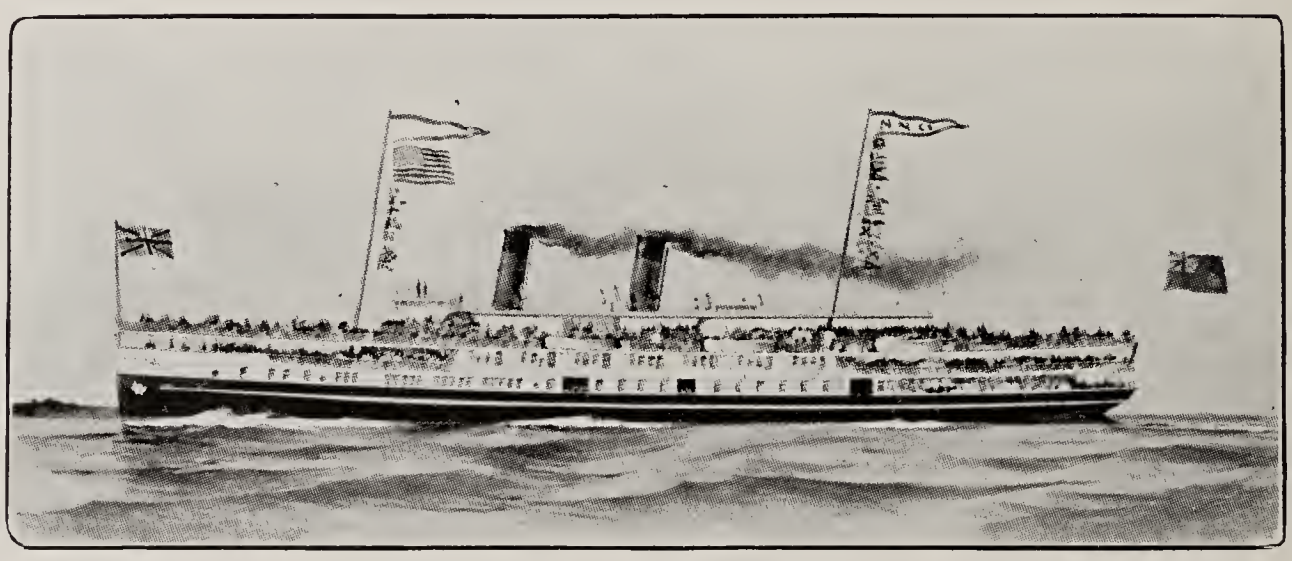

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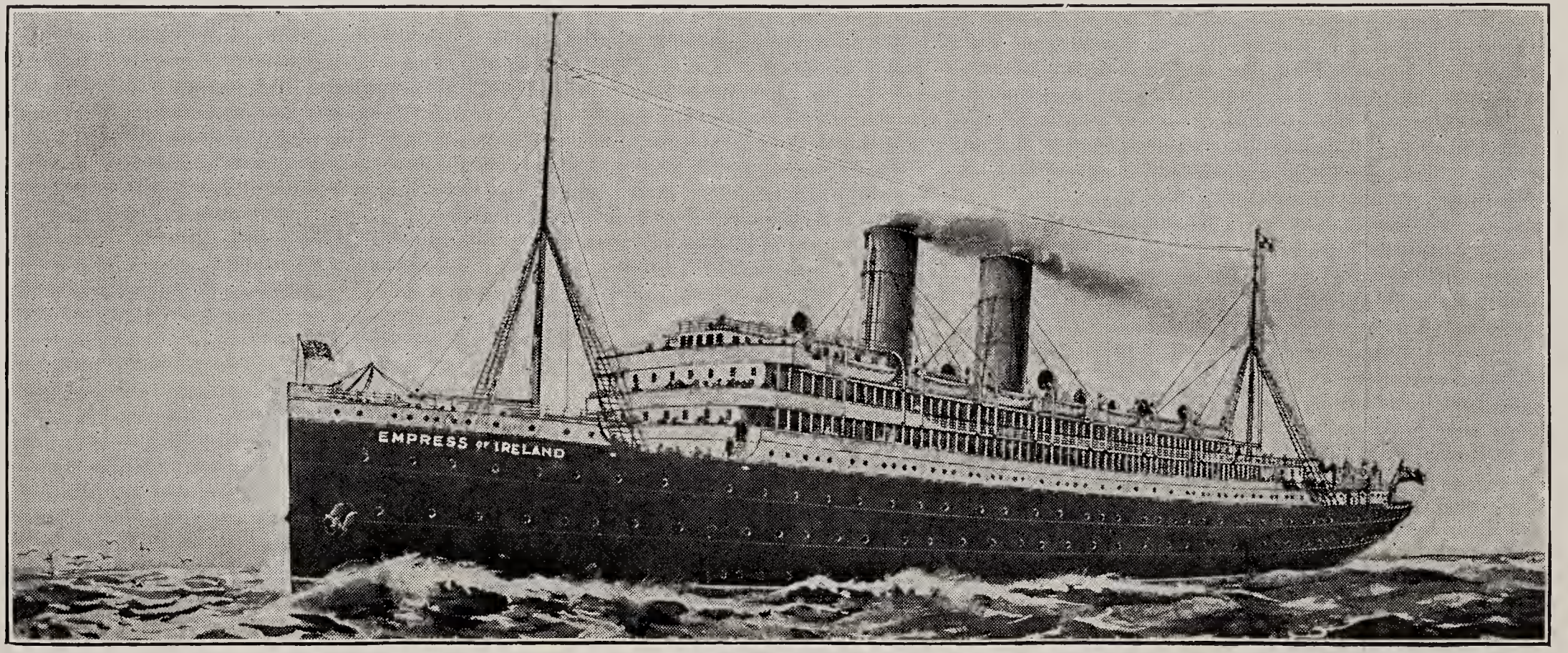

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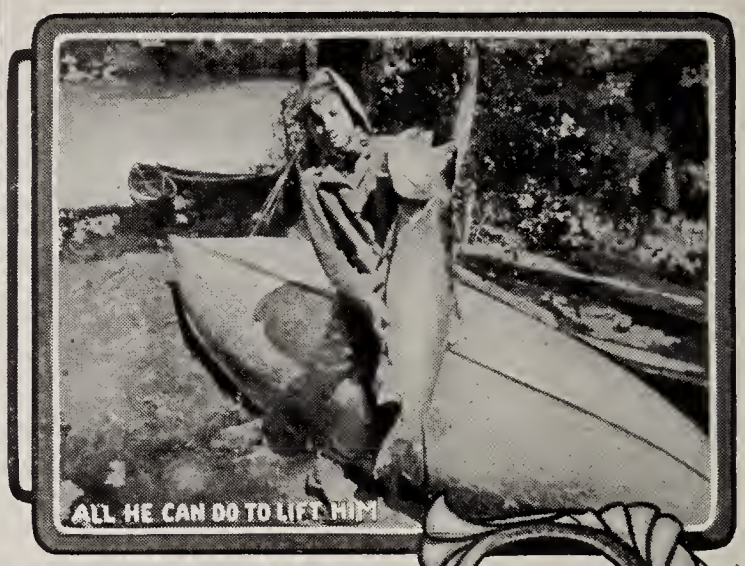

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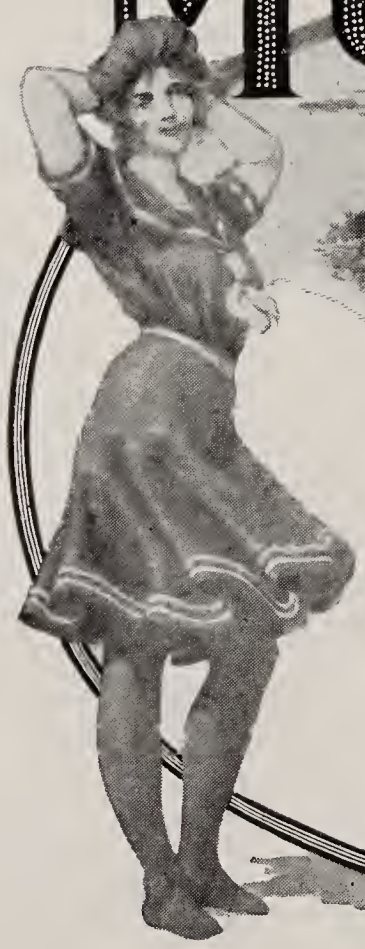

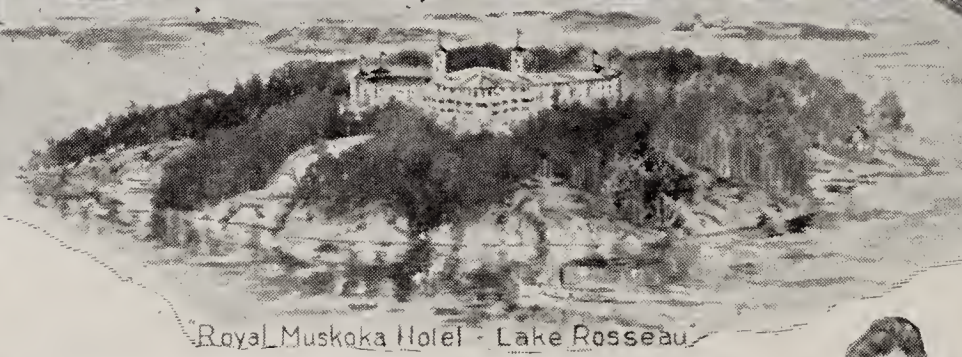

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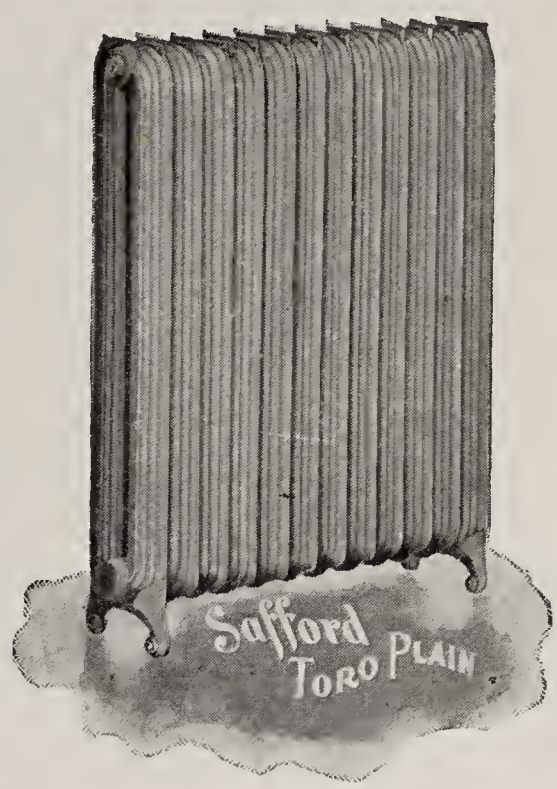

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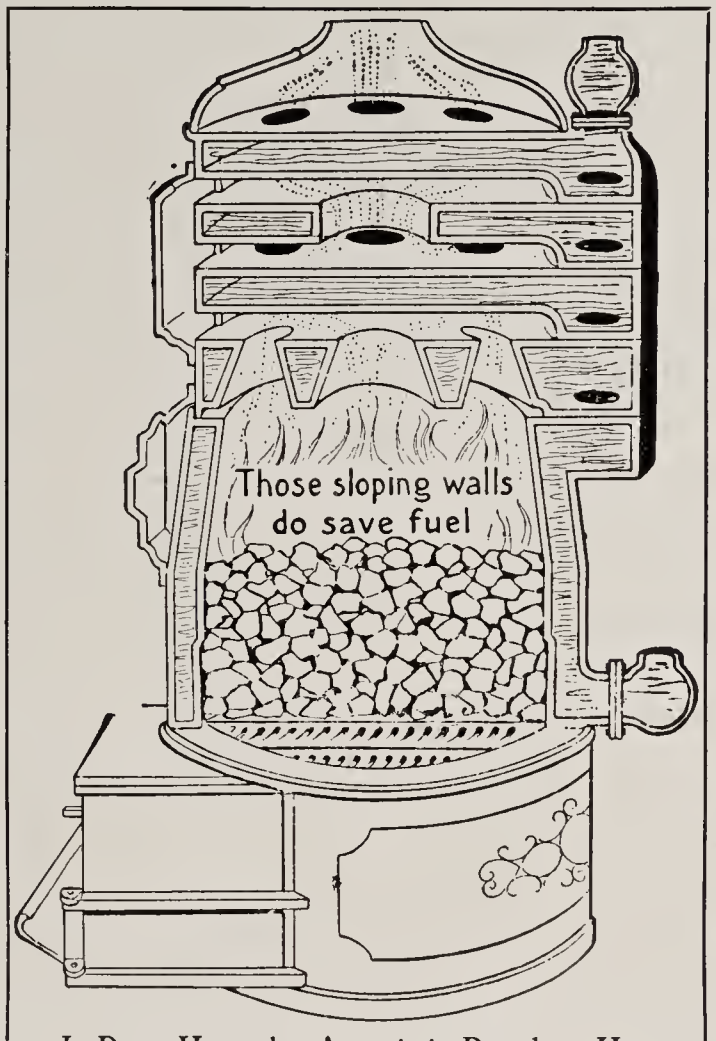

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